State: Pennsylvania Filing Company: AF&L Insurance Company

TOI/Sub-TOI: LTC02I Individual Long Term Care - Home Health Care Only/LTC02I.003 Other

Product Name: AF&L HHC Rate Increase Filing

Project Name/Number: /

Filing at a Glance

Company: AF&L Insurance Company
Product Name: AF&L HHC Rate Increase Filing

State: Pennsylvania

TOI: LTC02I Individual Long Term Care - Home Health Care Only

Sub-TOI: LTC02I.003 Other

Filing Type: Rate - Other (Not M.U. or G.I. Product)

Date Submitted: 05/28/2019

SERFF Tr Num: AFLI-131945013

SERFF Status: Assigned

State Tr Num: AFLI-131945013

State Status: Received Review in Progress

Co Tr Num:

Implementation 06/30/2019

Date Requested:

Author(s): Trish Dreeman

Reviewer(s): Jim Laverty (primary)

Disposition Date:
Disposition Status:
Implementation Date:

State Filing Description:

Proposed aggregate 14% increase (ranges from 12.5% to 20%) on 282 PA policyholders of AF&L home health forms HHC, HHC-4, and HHC-93 .

State: Pennsylvania Filing Company: AF&L Insurance Company

TOI/Sub-TOI: LTC02I Individual Long Term Care - Home Health Care Only/LTC02I.003 Other

Product Name: AF&L HHC Rate Increase Filing

Project Name/Number: /

General Information

Project Name:

Project Number:

Requested Filing Mode:

Explanation for Combination/Other:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Overall Rate Impact: 14% Filing Status Changed: 05/28/2019

State Status Changed: 05/28/2019

Deemer Date: Created By: Trish Dreeman

Submitted By: Trish Dreeman Corresponding Filing Tracking Number:

State TOI: LTC02I Individual Long Term Care - Home Health

Care Only

Filing Description:

AF&L Insurance Company is requesting a rate increase on HHC Products - HHC,HHC-4,and HHC-93 for requested policies base and associated riders.

Small Non-inflation - 1,2,3 years requested 12.5% Medium Non-inflation - 4,5 years requested 15% Lifetime Non-inflation - requested 20%

Small-Inflation - 1,2,3 years requested 20% Medium Inflation - 4,5 years requested 20% Lifetime Inflation - requested 20%

Company and Contact

Filing Contact Information

Trish Dreeman, Pdreeman@aflltc.com

165 Veterans Way 800-659-9206 [Phone] 1252 [Ext]

Suite 300 215-918-0565 [FAX]

Warminster, PA 18974

Filing Company Information

AF&L Insurance Company CoCode: 35963 State of Domicile: 165 Veterans Way Group Code: 1289 Pennsylvania

Suite 300 Group Name: AF&L Group Company Type: Life, Accident

Warminster, PA 18974 FEIN Number: 23-2401229 and Health

(800) 659-9206 ext. 1252[Phone] State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$0.00
Retaliatory? Yes

Fee Explanation:

State: Pennsylvania Filing Company: AF&L Insurance Company

TOI/Sub-TOI: LTC02I Individual Long Term Care - Home Health Care Only/LTC02I.003 Other

Product Name: AF&L HHC Rate Increase Filing

Project Name/Number: /

Rate Information

Rate data applies to filing.

Filing Method: serff

Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 40.000%

Effective Date of Last Rate Revision: 03/01/2014

Filing Method of Last Filing: serff

SERFF Tracking Number of Last Filing: AFLI-129177692

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
AF&L Insurance Company	14.000%	14.000%	\$39,199	282	\$279,994	20.000%	12.500%

State: Pennsylvania Filing Company: AF&L Insurance Company

TOI/Sub-TOI: LTC02I Individual Long Term Care - Home Health Care Only/LTC02I.003 Other

Product Name: AF&L HHC Rate Increase Filing

Project Name/Number: /

Rate/Rule Schedule

	Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
•	1		Current and Proposed Rates HHC	HHC, HHC-4, HHC-93	New		afl hhc current rates.xls, AFL HHC4 PA Current Rates.xlsx, afl hhc93 current rates.xls,

State: Pennsylvania Filing Company: AF&L Insurance Company

TOI/Sub-TOI: LTC02I Individual Long Term Care - Home Health Care Only/LTC02I.003 Other

Product Name: AF&L HHC Rate Increase Filing

Project Name/Number: /

Attachment afl hhc current rates.xls is not a PDF document and cannot be reproduced here.

Attachment AFL HHC4 PA Current Rates.xlsx is not a PDF document and cannot be reproduced here.

Attachment afl hhc93 current rates.xls is not a PDF document and cannot be reproduced here.

State:PennsylvaniaFiling Company:AF&L Insurance Company

TOI/Sub-TOI: LTC02I Individual Long Term Care - Home Health Care Only/LTC02I.003 Other

Product Name: AF&L HHC Rate Increase Filing

Project Name/Number: /

Supporting Document Schedules

	Transmittal Letter (A&H)
Bypass Reason:	N/A - see actuarial Memorandum
Attachment(s):	
Item Status:	
Status Date:	
	Actuarial Certification (A&H)
Bypass Reason:	Actuarial Certification on page 8 of actuarial memorandum.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	See attached. Additional exhibits attached as appendices at end of act memo.
Attachment(s):	AF&L HHC Rate Increase Report 12-31-2018.pdf
Item Status:	
Status Date:	
Bynassod - Itom:	Advartisements (ARLI)
Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Advertisements (A&H) N/A
Bypass Reason: Attachment(s):	
Bypass Reason: Attachment(s): Item Status:	
Bypass Reason: Attachment(s):	
Bypass Reason: Attachment(s): Item Status: Status Date:	
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item:	N/A
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item:	N/A Authorization to File (A&H)
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypass Reason:	N/A Authorization to File (A&H)
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypass Reason: Attachment(s):	N/A Authorization to File (A&H)
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypass Reason: Attachment(s): Item Status: Status Date:	Authorization to File (A&H) N/A
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item:	Authorization to File (A&H) N/A Insert Page Explanation (A&H)
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypassed - Item: Bypassed - Item:	Authorization to File (A&H) N/A
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypassed - Item: Attachment(s): Attachment(s):	Authorization to File (A&H) N/A Insert Page Explanation (A&H)
Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypass Reason: Attachment(s): Item Status: Status Date: Bypassed - Item: Bypassed - Item: Bypassed - Item:	Authorization to File (A&H) N/A Insert Page Explanation (A&H)

SERFF Tracking #:	AFLI-131945013	State Tracking #:	AFLI-131945013	Company Tracking #:	
State:	Pennsylvania			Company: AF&L Insurance Company	
TOI/Sub-TOI:			Health Care Only/LTC021.003	Other	
Product Name:	AF&L HHC Rat	e Increase Filing			
Project Name/Number:	/				
Bypassed - Item:		Rate Table (A&H)			
Bypass Reason:		N/A			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Replacement Form with	n Highlighted Changes (A	A&H)	
Bypass Reason:		N/A			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Advertisement Complia	nce Certification		
Bypass Reason:		N/A			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Reserve Calculation (A	&H)		
Bypass Reason:		N/A			
Attachment(s):					
Item Status:					
Status Date:					
Bypassed - Item:		Variability Explanation	(A&H)		
Bypass Reason:		N/A	·		
Attachment(s):					
Item Status:					
Status Date:					



AF&L Insurance Company

Rate Increase Memorandum

Valuation Date: December 31, 2018

Report Issued: May 2019

YOUR ACTUARIES FOR THE LONG-TERM!

Actuarial Memorandum AF&L Home Health Care Rate Increases

Purpose and Scope

The purpose of this actuarial memorandum is to provide information that supports the requested rate increases for the Home Health Care Only Benefit Long-Term Care insurance policies held by AF&L. This filing only applies to existing policyholders, as AF&L's Long-Term Care business is a closed block of policies. The rate increases proposed are needed to offset higher than expected lifetime loss ratios.

Effective Date

The effective date of this rate increase proposal is December 31, 2018. It is known that the rate increases would not likely be implemented until the summer of 2019. Therefore, the projections in this report are likely to slightly overstate potential premium revenue, which will cause actual premium realized to be less than projected.

Policy Forms

Home Health Care Only forms were included in this filing. Forms that are included in this rate increase filing are: HHC, HHC-93, HHC-4 and MWTQHHC. In the remainder of this report, forms HHC, HHC-93, HHC-4 and MWTQHHC are combined and denoted as HHC4. The proposed rate increase will apply to these policy forms and all associated riders.

Benefit Description

CCA calculated rate increases for six different benefit groups and in total. Policy sizes are Small, Medium and Lifetime and each benefit size is split between policies that do not have an inflation benefit, and policies that do. The three sizes of the policies are defined as follows:

- Small Policies are defined as having a benefit limit up to three years or \$100,000.
- Medium Policies are defined as having benefits greater than small policies, with a maximum benefit limit of 5 years or \$250,000.
- Lifetime policies are policies with a lifetime benefit.

Minimum Loss Ratio vs Rate Stabilization Methods

The majority of the policies at AF&L were sold before the NAIC Model Law Long-Term Care Rate Stabilization Act was put into place. For those policies, the Minimum Lifetime Loss Ratio is 60%.

Policies sold after the rate stabilization require that projected incurred claims are greater than the sum of:

1) 58% of lifetime original premiums

2) 85% of lifetime rate increase premiums

CCA has shown calculations for compliance with both standards for all polices combined, even though the standards apply to two different sets of policies.

Assumptions

The selection of actuarial assumptions is guided by standards of the actuarial profession. Based on the information provided to us, we believe that the actuarial assumptions are reasonable for the purposes described in this report. The assumptions have been developed based on expected long-term future trends.

The following list describe the assumptions used in the premium rate increase calculations:

1. Methodology

The rate increase projections utilize a sixty-year seriatim projection model. The distinct policy benefits for each form and policy was factored into all calculations.

2. Mortality Rates and Improvement

Mortality Rates that are 110% of the Annuity 2000 Table were found to best reflect experience. Ten years of mortality improvement through 2028 was also factored in using the MP-2016 Table.

3. Morbidity Improvement

Morbidity improvement of 1% was used each year through 2028. Morbidity improvement of ten years was used in order to match the same assumption period of mortality improvement in the projections.

4. Claim Incidence

Claim incidence tables were provided to CCA by the previous actuary. CCA adjusted these tables to account for elimination period and location of care differences in incidence rates. CCA also smoothed the tables so that incidences rates that were previously in 5-year age bands are now unique for every age. Finally, the tables were modified so that the projection model reasonably matched actual experience. The incidence tables can be found in Appendix G.

5. Claim Continuance

Claim Continuance Rates were developed by CCA using AF&L company experience and industry tables. The Continuance Rates were tested in a hindsight analysis by calculating the DLRs as of December 31, 2013-2017, and comparing the outcomes to recast reserves that used actual company open claim experience. An additional closed group aging factor of 0.11% per year was added onto the continuance rates after completing the most recent hindsight analysis. The claim continuance tables can be found in Appendix F.

6. Policy Lapse Rates

AF&L provided CCA with a policy lapse experience study. The lapse rate has averaged 3% historically. However, the lapse rate has been decreasing in the most recent years. For this

reason, we have used an initial 2.8% lapse rate that declines to 2% over 4 years. The ultimate lapse rate is 2%.

7. Claim Utilization

Average claim utilization factors by policy and tax qualified status were provided to CCA by AF&L. These factors, found in Appendix H, were used in projecting claims for the active population. For open claims, the actual payment eligibly and experience of each policy was used to calculate the claim utilization rate. For policies that do not have an inflation benefit, the claim utilization rate was increased by 5% per year, up to a maximum utilization rate of 100%.

8. Premium Increases

Management of AF&L and SAIC has engaged CCA to assist in filing the following proposed premium rate increases:

AF&L-2019											
	<u>Small</u>	<u>Medium</u>	<u>Lifetime</u>								
Base	12.5%	15.0%	20.0%								
Inflation	20.0%	20.0%	20.0%								

9. Shock Lapses

No Shock Lapses were assumed in these projections.

10. Discount Rate

Discount rates used for Disabled Life Reserves are based on state regulations by the year the claim was incurred. The discount rate used in the rate increase projections was the maximum discount rate allowed when calculating Disabled Life Reserves, or 4.5%.

11. Other Policy Benefit Factors

Additional claim incidence and continuance factors were used for Home Health Care policies. The additional factors for each policy can be found in Appendix I.

Renewability

These policy forms are guaranteed renewable for the lifetime of the insured.

Underwriting

The policy forms were medically underwritten.

Impact on Policyholder Behavior

Long-Term Care Insurance rate increases may induce policyholders to reduce their benefit or lapse their policy. This behavior would prove to be a benefit to the company.

Conversely, policyholders who accept the premium increase may be more likely to use their benefits and exhibit anti-selection. This behavior would be to the detriment of the company.

The projections in this rate increase filing do not include additional lapses or benefit reductions, or an assumption for anti-selection. It is assumed that if these behaviors were to occur they would offset each other.

Rate Increase History

The historical rate increases approved for AF&L by Pennsylvania can be found in Appendix E.

Distributions of Policies Nationwide and in PA

The charts in Appendix C illustrate the distribution of policies as of December 31, 2018. Appendix D illustrates the policy counts, premiums, and proposed premiums by state. It should be noted that Pennsylvania's experience cannot be considered credible on its own, due to the small size of the block of business in Pennsylvania.

Benefit Reduction Offer

Upon issuing rate increase notices, AF&L will offer policyholders the option to reduce benefits to forgo all or a portion of the proposed increase in premium. Several options, such as a change in elimination period, benefit amount, or benefit limit, will allow the policyholder to adjust the future premium they will pay. Offering benefit reductions has helped AF&L to avoid shock lapses in the past.

Data Reliance and Quality

In performing this rate filing, data was provided to Continuing Care Actuaries by management of AF&L. Continuing Care Actuaries inspected the policy data for internal consistency and general reasonableness but have not audited any of the data or information provided. Based on our review, the data contains no material issues and is appropriate for use in this rate filing memorandum.

Proposed and Largest Justifiable Rate Increases (MLR and RS)

The following charts illustrate the proposed rate increase for each of AF&L's six benefit categories. CCA has also calculated the largest justifiable rate increase based on the Lifetime Minimum Loss Ratio and the NAIC Rate Stabilization guidelines. The first chart illustrates the chart on a national scale, while the second is at the state level. It should be noted that Pennsylvania's results cannot be considered fully credible since there were only 282 Active Policies and 30 Disabled policies as of December 31, 2018. Likewise, the National data for each of the six groups has low credibility, considering the that each of the groups, except for one, has less than a hundred policies. Therefore, the proposed premium increases for each group are reasonable when considering the experience of the national group, in total.

National Results

Small-No Inflation	Active Policies 739	Disabled Policies 96	Requested Increase 12.5%	Max RS Increase 284.5%	Max MLR Increase 526.0%
Medium-No Inflation	82	13	15.0%	1652.8%	2428.9%
Lifetime-No Inflation	98	39	20.0%	4433.1%	6364.9%
Small-Inflation	85	11	20.0%	25.6%	75.1%
Medium-Inflation	10	1	20.0%	0.0%	0.0%
Lifetime-Inflation	13	4	20.0%	1311.9%	1878.3%
Total	1,027	164	14.9%	1110.9%	1673.2%

Pennsylvania State Results

Small-No Inflation	Active Policies 245	Disabled Policies 26	Requested Increase 12.5%	Max RS Increase 0.0%	Max MLR Increase 0.0%
Medium-No Inflation	9	1	15.0%	515.0%	757.1%
Lifetime-No Inflation	3	2	20.0%	2993.3%	3887.0%
Small-Inflation	19	0	20.0%	0.0%	0.0%
Medium-Inflation	5	1	20.0%	328.1%	507.8%
Lifetime-Inflation	1	0	20.0%	2712.6%	3760.5%
Total	282	30	14.0%	0.0%	0.0%

This report is intended to provide actuarial information and analysis as of December 31, 2018 that would allow a qualified actuary, technically competent in Long-Term Care Insurance premium rate increases, to develop and estimate the present value of expected future cash flows. The report should be reviewed in its entirety to be understood. We have projected future revenues and expenses according to applicable regulatory guidelines. The validity of these projections will depend on how well actual future results conform to the assumptions of mortality rates, lapse rates, incidence rates, claim continuance rates, investment income, and other actuarial assumptions. To the extent actual experience is different from the assumptions underlying this report, so will actual results differ from the projection.

STATEMENT OF ACTUARIAL OPINION

I, Christopher Borcik, hereby certify that I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries. I meet the actuarial qualification standards to render Statements of Actuarial Opinion for AF&L. I have been retained by AF&L to issue a report on their long-term care insurance obligations.

This Statement of Actuarial Opinion was prepared in a manner consistent with the Code of Professional Conduct and Qualification Standards of the American Academy of Actuaries, and the Standards of Practice of the Actuarial Standards Board. Concerning the projection of health care expenses, I am of the opinion that the data and assumptions used are appropriate.

In my opinion, the methodology employed is appropriate and in accordance with the Standards of Actuarial Practice. The undersigned credentialed actuaries collectively meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained in this report. We are not aware of any direct or material indirect financial interest or relationship, including investments or other services that could create a conflict of interest that would impair the objectivity of our work.

Chris Borcik, F.S.A., F.C.A., M.A.A.A.

Christin J. Bonis

Principal

Brad Paulis, A.S.A., F.C.A., M.A.A.A.

Partner

Continuing Care Actuaries 415 Main Street Reisterstown, MD 21136 410-833-4220

Brad Paulin

APPENDICES

AF&L-Nationwide
Small Benfit Limits, No Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

No Rate Increase

		Active	Disabled				With Interest						
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	Year	BOY	BOY	Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio	Increase	Factor
	1989 1990			\$32,173 \$65,166	\$0 \$0	\$2,926 \$7,487	9% 11%	\$117,877 \$228,473	\$0 \$0	\$10,719 \$26,248	9% 11%		3.664 3.506
	1991			\$269,697	\$0	\$15,432	6%	\$904,844	\$0	\$51,776	6%		3.355
	1992			\$437,482	\$0	\$98,013	22%	\$1,404,566	\$0	\$314,676	22%		3.211
	1993			\$347,561	\$0	\$140,397	40%	\$1,067,815	\$0	\$431,343	40%		3.072
	1994 1995			\$177,512 \$206,005	\$0 \$0	\$53,511 \$19,230	30% 9%	\$521,889 \$579,576	\$0 \$0	\$157,322 \$54,102	30% 9%		2.940 2.813
	1996			\$275,406	\$0	\$240	0%	\$741,465	\$0	\$646	0%		2.692
	1997			\$332,634	\$0	\$20,660	6%	\$856,972	\$0	\$53,226	6%		2.576
	1998			\$1,249,980	\$0	\$257,477	21%	\$3,081,677	\$0	\$634,780	21%		2.465
	1999			\$3,979,418	\$0	\$1,561,063	39%	\$9,388,305	\$0	\$3,682,884	39%		2.359
	2000 2001			\$6,784,596 \$9,144,219	\$0 -\$1,514	\$3,248,009 \$4,179,542	48% 46%	\$15,317,058 \$19,755,213	\$0 -\$3,270	\$7,332,779 \$9,029,502	48% 46%		2.258 2.160
	2002			\$9,130,190	\$711,352	\$5,030,536	51%	\$18,875,505	\$1,470,630	\$10,399,992	51%		2.067
	2003			\$8,789,341	\$970,785	\$5,151,307	53%	\$17,388,368	\$1,920,550	\$10,191,074	53%		1.978
	2004			\$8,038,542	\$1,072,822	\$4,645,902	51%	\$15,218,207	\$2,031,019	\$8,795,413	51%		1.893
	2005 2006			\$7,071,757 \$5,715,929	\$1,005,401 \$1,208,924	\$5,160,410 \$5,052,203	64% 73%	\$12,811,419 \$9,909,242	\$1,821,416 \$2,095,814	\$9,348,763 \$8,758,595	64% 73%		1.812 1.734
	2007			\$4,646,205	\$1,231,787	\$3,559,085	61%	\$7,707,893	\$2,043,491	\$5,904,399	61%		1.659
	2008			\$3,851,969	\$1,385,026	\$3,636,007	69%	\$6,115,104	\$2,198,765	\$5,772,259	69%		1.588
	2009			\$3,259,492	\$1,229,150	\$4,265,263	95%	\$4,951,704	\$1,867,281	\$6,479,635	95%		1.519
	2010 2011			\$2,679,054 \$2,227,367	\$1,013,196 \$822,834	\$4,498,191 \$4,135,362	122% 136%	\$3,894,663 \$3,098,589	\$1,472,930 \$1,144,681	\$6,539,226 \$5,752,885	122% 136%		1.454 1.391
	2011			\$1,879,249	\$704,411	\$3,248,848	126%	\$2,501,728	\$937,739	\$4,324,992	126%		1.331
	2013			\$1,556,380	\$590,662	\$2,445,395	114%	\$1,982,692	\$752,452	\$3,115,219	114%		1.274
	2014			\$1,248,773	\$628,829	\$2,207,555	118%	\$1,522,323	\$766,577	\$2,691,130	118%		1.219
	2015			\$1,013,921	\$616,709	\$2,911,283	179%	\$1,182,800	\$719,428	\$3,396,186	179%		1.167
	2016 2017			\$829,833 \$672,807	\$500,882 \$396,708	\$1,632,599 \$2,122,485	123% 198%	\$926,364 \$718,728	\$559,147 \$423,785	\$1,822,512 \$2,267,353	123% 198%		1.116 1.068
Historical	2017			\$561,808	\$330,027	\$1,773,507	199%	\$574,309	\$337,371	\$1,812,972	199%		1.008
Projected	2019	739.0	96.0	\$456,694	\$268,279	\$1,068,434	147%	\$446,753	\$262,439	\$1,045,176	147%	0.0%	0.978
	2020	638.4	76.6	\$388,662	\$228,314	\$936,192	152%	\$363,829	\$213,727	\$876,376	152%		0.936
	2021 2022	553.2 478.4	50.4 42.0	\$331,309 \$281,935	\$194,623 \$165,619	\$822,093 \$723,885	156% 162%	\$296,785 \$241,681	\$174,343	\$736,428	156% 162%		0.896 0.857
	2022	413.3	35.3	\$239,482	\$140,681	\$633,423	162%	\$196,449	\$141,972 \$115,401	\$620,529 \$519,602	167%		0.837
	2024	355.8	30.2	\$202,425	\$118,912	\$549,702	171%	\$158,900	\$93,344	\$431,507	171%		0.785
	2025	304.3	25.7	\$169,938	\$99,828	\$471,497	175%	\$127,654	\$74,989	\$354,179	175%		0.751
	2026	258.6	21.9	\$141,607	\$83,185	\$401,252	178%	\$101,792	\$59,796	\$288,433	178%		0.719
	2027 2028	218.1 182.6	18.7 15.8	\$117,083 \$96,021	\$68,779 \$56,406	\$339,542 \$285,857	183% 188%	\$80,539 \$63,206	\$47,312 \$37,130	\$233,563 \$188,167	183% 188%		0.688 0.658
	2029	151.6	13.3	\$78,055	\$45,853	\$235,849	190%	\$49,168	\$28,883	\$148,564	190%		0.630
	2030	124.8	11.1	\$62,842	\$36,915	\$195,235	196%	\$37,880	\$22,252	\$117,685	196%		0.603
	2031	101.7	9.2	\$50,076	\$29,417	\$161,075	203%	\$28,885	\$16,968	\$92,912	203%		0.577
	2032	82.1	7.6	\$39,480	\$23,192	\$131,597	210%	\$21,793	\$12,802	\$72,640	210%		0.552
	2033 2034	65.6 51.8	6.2 5.0	\$30,779 \$23,710	\$18,081 \$13,928	\$106,679 \$85,547	218% 227%	\$16,258 \$11,985	\$9,551 \$7,040	\$56,350 \$43,242	218% 227%		0.528 0.505
	2035	40.4	4.0	\$18,042	\$10,598	\$67,453	236%	\$8,727	\$5,126	\$32,627	236%		0.484
	2036	31.2	3.2	\$13,555	\$7,963	\$52,313	243%	\$6,274	\$3,686	\$24,214	243%		0.463
	2037	23.8	2.5	\$10,050	\$5,903	\$39,991	251%	\$4,451	\$2,615	\$17,714	251%		0.443
	2038	17.9	2.0	\$7,348	\$4,316	\$30,233	259%	\$3,115	\$1,830	\$12,815	259%		0.424
	2039 2040	13.3 9.7	1.5 1.1	\$5,292 \$3,755	\$3,109 \$2,206	\$22,396 \$16,090	267% 270%	\$2,146 \$1,458	\$1,261 \$856	\$9,084 \$6,245	267% 270%		0.406 0.388
	2041	7.0	0.8	\$2,625	\$1,542	\$11,281	271%	\$975	\$573	\$4,190	271%		0.371
	2042	4.9	0.6	\$1,809	\$1,063	\$7,854	274%	\$643	\$378	\$2,792	274%		0.355
	2043	3.5	0.4	\$1,230	\$723	\$5,393	276%	\$418	\$246	\$1,834	276%		0.340
	2044	2.4	0.3	\$824 \$545	\$484 \$320	\$3,656	279%	\$268 \$170	\$158 \$100	\$1,190	279%		0.325 0.311
	2045 2046	1.6 1.1	0.2	\$545 \$357	\$320 \$210	\$2,441 \$1,618	282% 286%	\$170 \$106	\$100 \$62	\$760 \$482	282% 286%		0.311
	2047	0.7	0.1	\$231	\$136	\$1,064	290%	\$66	\$39	\$303	290%		0.285
	2048	0.5	0.1	\$149	\$88	\$707	298%	\$41	\$24	\$193	298%		0.273
	2049	0.3	0.0	\$96	\$56	\$474	311%	\$25	\$15	\$124	311%		0.261
	2050 2051	0.2	0.0	\$61 \$39	\$36 \$23	\$315 \$207	323% 334%	\$15 \$9	\$9 \$6	\$79 \$50	323% 334%		0.250 0.239
	2051	0.1	0.0	\$25	\$15	\$132	336%	\$6	\$3	\$30	336%		0.229
	2053	0.0	0.0	\$16	\$9	\$82	333%	\$3	\$2	\$18	333%		0.219
	2054	0.0	0.0	\$10	\$6	\$51	335%	\$2	\$1	\$11	335%		0.210
	2055	0.0	0.0	\$6	\$3	\$31	338%	\$1	\$1	\$6	338%		0.201
	2056 2057	0.0	0.0	\$3 \$2	\$2 \$1	\$18 \$8	349% 288%	\$1 \$0	\$0 \$0	\$3 \$1	349% 288%		0.192 0.184
	2058	0.0	0.0	\$1	\$1	\$3	186%	\$0	\$0	\$0	186%		0.176
	2059	0.0	0.0	\$0	\$0	\$1	105%	\$0	\$0	\$0	105%		0.168
	2060	0.0	0.0	\$0	\$0	\$0	73%	\$0	\$0	\$0	73%		0.161
	2061	0.0	0.0	\$0	\$0 \$0	\$0 \$0	0% N/A	\$0	\$0 \$0	\$0 \$0	0% N/A		0.154
	2062 2063	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.147 0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067 2068	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.118 0.113
	2008	-	-	30	30	20	IN/A	30	30	20	IV/A		0.113
	Past			\$86,474,465	\$14,417,991	\$71,079,924	70%	\$163,345,368	\$22,559,806	\$119,152,609	64%		
	<u>Future</u>			\$2,776,169	\$1,630,825	\$7,411,668	168%	\$2,272,479	\$1,334,938	\$5,940,120	165%		
	Lifetime			\$89,250,634	\$16,048,816	\$78,491,592	75%	\$165,617,847	\$23,894,744	\$125,092,729	66%		

AF&L-Nationwide Small Benfit Limits, No Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH With Rate Increase

		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies BOY	Policies BOY	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Original	Rate Increase Earned Premium	Incurred	Loss	Premium	
	<u>Year</u> 1989	ВОТ	<u>BO1</u>	\$32,173	\$0	Claims \$2,926	Ratio 9%	Earned Premium \$117,877	\$0	Claims \$10,719	Ratio 9%	Increase	Factor 3.664
	1990			\$65,166	\$0	\$7,487	11%	\$228,473	\$0	\$26,248	11%		3.506
	1991 1992			\$269,697 \$437,482	\$0 \$0	\$15,432 \$98,013	6% 22%	\$904,844 \$1,404,566	\$0 \$0	\$51,776 \$314,676	6% 22%		3.355 3.211
	1993			\$347,561	\$0	\$140,397	40%	\$1,067,815	\$0	\$431,343	40%		3.072
	1994			\$177,512	\$0	\$53,511	30%	\$521,889	\$0	\$157,322	30%		2.940
	1995 1996			\$206,005	\$0 \$0	\$19,230	9%	\$579,576	\$0	\$54,102	9% 0%		2.813
	1996			\$275,406 \$332,634	\$0 \$0	\$240 \$20,660	0% 6%	\$741,465 \$856,972	\$0 \$0	\$646 \$53,226	6%		2.692 2.576
	1998			\$1,249,980	\$0	\$257,477	21%	\$3,081,677	\$0	\$634,780	21%		2.465
	1999			\$3,979,418	\$0	\$1,561,063	39%	\$9,388,305	\$0	\$3,682,884	39%		2.359
	2000 2001			\$6,784,596 \$9,144,219	\$0 -\$1,514	\$3,248,009 \$4,179,542	48% 46%	\$15,317,058 \$19,755,213	\$0 -\$3,270	\$7,332,779 \$9,029,502	48% 46%		2.258 2.160
	2002			\$9,130,190	\$711,352	\$5,030,536	51%	\$18,875,505	\$1,470,630	\$10,399,992	51%		2.067
	2003			\$8,789,341	\$970,785	\$5,151,307	53%	\$17,388,368	\$1,920,550	\$10,191,074	53%		1.978
	2004 2005			\$8,038,542 \$7,071,757	\$1,072,822 \$1,005,401	\$4,645,902 \$5,160,410	51% 64%	\$15,218,207 \$12,811,419	\$2,031,019 \$1,821,416	\$8,795,413 \$9,348,763	51% 64%		1.893 1.812
	2005			\$5,715,929	\$1,208,924	\$5,052,203	73%	\$9,909,242	\$2,095,814	\$8,758,595	73%		1.734
	2007			\$4,646,205	\$1,231,787	\$3,559,085	61%	\$7,707,893	\$2,043,491	\$5,904,399	61%		1.659
	2008			\$3,851,969	\$1,385,026	\$3,636,007	69%	\$6,115,104	\$2,198,765	\$5,772,259	69%		1.588
	2009 2010			\$3,259,492 \$2,679,054	\$1,229,150 \$1,013,196	\$4,265,263 \$4,498,191	95% 122%	\$4,951,704 \$3,894,663	\$1,867,281 \$1,472,930	\$6,479,635 \$6,539,226	95% 122%		1.519 1.454
	2010			\$2,227,367	\$822,834	\$4,135,362	136%	\$3,098,589	\$1,144,681	\$5,752,885	136%		1.391
	2012			\$1,879,249	\$704,411	\$3,248,848	126%	\$2,501,728	\$937,739	\$4,324,992	126%		1.331
	2013			\$1,556,380	\$590,662	\$2,445,395	114%	\$1,982,692	\$752,452	\$3,115,219	114%		1.274
	2014 2015			\$1,248,773 \$1,013,921	\$628,829 \$616,709	\$2,207,555 \$2,911,283	118% 179%	\$1,522,323 \$1,182,800	\$766,577 \$719,428	\$2,691,130 \$3,396,186	118% 179%		1.219 1.167
	2015			\$829,833	\$500,882	\$1,632,599	123%	\$926,364	\$559,147	\$1,822,512	123%		1.116
	2017			\$672,807	\$396,708	\$2,122,485	198%	\$718,728	\$423,785	\$2,267,353	198%		1.068
Historical	2018	720.0	26.0	\$561,808	\$330,027	\$1,773,507	199%	\$574,309	\$337,371	\$1,812,972	199%	10.50/	1.022
Projected	2019 2020	739.0 638.4	96.0 76.6	\$456,694 \$388,662	\$358,799 \$305,436	\$1,068,434 \$936,192	131% 135%	\$446,753 \$363,829	\$350,988 \$285,921	\$1,045,176 \$876,376	131% 135%	12.5%	0.978 0.936
	2021	553.2	50.4	\$331,309	\$260,364	\$822,093	139%	\$296,785	\$233,233	\$736,428	139%		0.896
	2022	478.4	42.0	\$281,935	\$221,563	\$723,885	144%	\$241,681	\$189,929	\$620,529	144%		0.857
	2023	413.3	35.3	\$239,482	\$188,201	\$633,423	148%	\$196,449	\$154,383 \$124,875	\$519,602	148%		0.820
	2024 2025	355.8 304.3	30.2 25.7	\$202,425 \$169,938	\$159,079 \$133,549	\$549,702 \$471,497	152% 155%	\$158,900 \$127,654	\$124,875 \$100,319	\$431,507 \$354,179	152% 155%		0.785 0.751
	2026	258.6	21.9	\$141,607	\$111,285	\$401,252	159%	\$101,792	\$79,995	\$288,433	159%		0.719
	2027	218.1	18.7	\$117,083	\$92,012	\$339,542	162%	\$80,539	\$63,293	\$233,563	162%		0.688
	2028	182.6	15.8	\$96,021	\$75,460	\$285,857	167%	\$63,206	\$49,672	\$188,167	167%		0.658
	2029 2030	151.6 124.8	13.3 11.1	\$78,055 \$62,842	\$61,341 \$49,385	\$235,849 \$195,235	169% 174%	\$49,168 \$37,880	\$38,639 \$29,769	\$148,564 \$117,685	169% 174%		0.630 0.603
	2031	101.7	9.2	\$50,076	\$39,353	\$161,075	180%	\$28,885	\$22,700	\$92,912	180%		0.577
	2032	82.1	7.6	\$39,480	\$31,026	\$131,597	187%	\$21,793	\$17,126	\$72,640	187%		0.552
	2033 2034	65.6	6.2 5.0	\$30,779 \$23,710	\$24,188	\$106,679 \$85,547	194% 202%	\$16,258 \$11,985	\$12,777 \$9,418	\$56,350	194% 202%		0.528 0.505
	2034	51.8 40.4	4.0	\$18,042	\$18,633 \$14,178	\$67,453	202%	\$8,727	\$6,858	\$43,242 \$32,627	202%		0.303
	2036	31.2	3.2	\$13,555	\$10,653	\$52,313	216%	\$6,274	\$4,931	\$24,214	216%		0.463
	2037	23.8	2.5	\$10,050	\$7,898	\$39,991	223%	\$4,451	\$3,498	\$17,714	223%		0.443
	2038 2039	17.9 13.3	2.0 1.5	\$7,348 \$5,292	\$5,774 \$4,159	\$30,233 \$22,396	230% 237%	\$3,115 \$2,146	\$2,448 \$1,687	\$12,815 \$9,084	230% 237%		0.424 0.406
	2039	9.7	1.1	\$3,755	\$2,951	\$16,090	240%	\$1,458	\$1,145	\$6,245	240%		0.388
	2041	7.0	0.8	\$2,625	\$2,063	\$11,281	241%	\$975	\$766	\$4,190	241%		0.371
	2042	4.9	0.6	\$1,809	\$1,422	\$7,854	243%	\$643	\$505	\$2,792	243%		0.355
	2043 2044	3.5 2.4	0.4	\$1,230 \$824	\$967 \$648	\$5,393 \$3,656	246% 248%	\$418 \$268	\$329 \$211	\$1,834 \$1,190	246% 248%		0.340 0.325
	2045	1.6	0.3	\$545	\$429	\$2,441	251%	\$170	\$133	\$760	251%		0.311
	2046	1.1	0.1	\$357	\$280	\$1,618	254%	\$106	\$84	\$482	254%		0.298
	2047	0.7	0.1	\$231	\$182	\$1,064	258%	\$66	\$52 \$32	\$303	258%		0.285
	2048 2049	0.5 0.3	0.1	\$149 \$96	\$117 \$76	\$707 \$474	265% 276%	\$41 \$25	\$32 \$20	\$193 \$124	265% 276%		0.273 0.261
	2050	0.2	0.0	\$61	\$48	\$315	287%	\$15	\$12	\$79	287%		0.250
	2051	0.1	0.0	\$39	\$31	\$207	296%	\$9	\$7	\$50	296%		0.239
	2052 2053	0.1	0.0	\$25 \$16	\$20 \$12	\$132 \$82	299% 296%	\$6 \$3	\$4 \$3	\$30 \$18	299% 296%		0.229 0.219
	2054	0.0	0.0	\$10	\$8	\$51	297%	\$2	\$2	\$11	297%		0.219
	2055	0.0	0.0	\$6	\$5	\$31	301%	\$1	\$1	\$6	301%		0.201
	2056	0.0	0.0	\$3	\$3	\$18	310%	\$1	\$0	\$3	310%		0.192
	2057 2058	0.0	0.0	\$2 \$1	\$1 \$1	\$8 \$3	256% 165%	\$0 \$0	\$0 \$0	\$1 \$0	256% 165%		0.184 0.176
	2059	0.0	0.0	\$0	\$0	\$1	93%	\$0	\$0	\$0	93%		0.178
	2060	0.0	0.0	\$0	\$0	\$0	65%	\$0	\$0	\$0	65%		0.161
	2061	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.154
	2062 2063	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.147 0.141
	2064	-	-	\$0 \$0	\$0 \$0	\$0	N/A	\$0 \$0	\$0 \$0	\$0	N/A		0.141
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067 2068	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.118 0.113
	2000	-	-	30	50	Ψ0	14/11	30	30	40	14/11		0.115
	Past			\$86,474,465	\$14,417,991	\$71,079,924	70%	\$163,345,368 \$2,272,470	\$22,559,806	\$119,152,609	64%		
	<u>Future</u> Lifetime			\$2,776,169 \$89,250,634	\$2,181,597 \$16,599,588	\$7,411,668 \$78,491,592	149% 74%	\$2,272,479 \$165,617,847	\$1,785,766 \$24,345,571	\$5,940,120 \$125,092,729	146% 66%		
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AF&L-Nationwide Medium Benfit Limits, No Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

No Rate Increase

		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$969	\$0	\$0	0%	\$3,396	\$0	\$0	0%		3.506
	1991			\$7,744	\$0	\$0	0%	\$25,982	\$0	\$0	0%		3.355
	1992 1993			\$3,947 \$2,761	\$0 \$0	\$0 \$0	0% 0%	\$12,672 \$8,482	\$0 \$0	\$0 \$0	0% 0%		3.211 3.072
	1993			\$1,408	\$0 \$0	\$0 \$0	0%	\$4,139	\$0 \$0	\$0	0%		2.940
	1995			\$2,668	\$0	\$0	0%	\$7,506	\$0	\$0	0%		2.813
	1996			\$12,922	\$0	\$0	0%	\$34,791	\$0	\$0	0%		2.692
	1997 1998			\$17,388	\$0 \$0	\$0 \$8,778	0% 9%	\$44,796 \$238,030	\$0 \$0	\$0	0% 9%		2.576 2.465
	1998			\$96,549 \$425,341	\$0 \$0	\$349,498	9% 82%	\$1,003,472	\$0 \$0	\$21,641 \$824,541	9% 82%		2.463
	2000			\$647,192	\$0	\$268,027	41%	\$1,461,116	\$0	\$605,104	41%		2.258
	2001			\$926,793	-\$491	\$455,769	49%	\$2,002,248	-\$1,061	\$984,645	49%		2.160
	2002 2003			\$914,293	\$64,787	\$772,413 \$724,305	84% 77%	\$1,890,184 \$1,850,659	\$133,939 \$195,670	\$1,596,866	84% 77%		2.067 1.978
	2003			\$935,457 \$915,078	\$98,906 \$108,195	\$694,969	76%	\$1,732,385	\$204,831	\$1,432,926 \$1,315,685	76%		1.893
	2005			\$771,603	\$89,286	\$683,796	89%	\$1,397,861	\$161,753	\$1,238,787	89%		1.812
	2006			\$663,703	\$109,637	\$682,095	103%	\$1,150,607	\$190,069	\$1,182,493	103%		1.734
	2007			\$586,517	\$123,707	\$722,698	123%	\$973,012	\$205,225	\$1,198,931	123%		1.659
	2008 2009			\$513,221 \$436,745	\$152,265 \$145,718	\$857,982 \$513,201	167% 118%	\$814,751 \$663,488	\$241,726 \$221,370	\$1,362,069 \$779,636	167% 118%		1.588 1.519
	2010			\$370,728	\$129,443	\$1,665,882	449%	\$538,944	\$188,177	\$2,421,769	449%		1.454
	2011			\$314,887	\$109,126	\$816,497	259%	\$438,054	\$151,810	\$1,135,865	259%		1.391
	2012			\$264,334	\$97,378	\$1,260,196	477%	\$351,891	\$129,633	\$1,677,621	477%		1.331
	2013 2014			\$209,326 \$180,915	\$92,187 \$92,455	\$957,695 \$329,946	458% 182%	\$266,663 \$220,545	\$117,439 \$112,708	\$1,220,020 \$402,222	458% 182%		1.274 1.219
	2015			\$162,383	\$98,912	\$552,199	340%	\$189,429	\$115,386	\$644,174	340%		1.167
	2016			\$135,686	\$83,209	\$378,984	279%	\$151,470	\$92,889	\$423,069	279%		1.116
	2017			\$106,608	\$63,497	\$119,149	112%	\$113,884	\$67,831	\$127,282	112%		1.068
Historical Projected	2018 2019	82.0	13.0	\$103,057 \$77,858	\$61,635 \$46,564	\$503,991 \$185,625	489% 238%	\$105,351 \$76,163	\$63,006 \$45,550	\$515,206 \$181,584	489% 238%	0.0%	0.978
Fiojected	2019	71.9	11.1	\$67,127	\$40,146	\$167,460	249%	\$62,838	\$37,581	\$156,760	249%	0.076	0.978
	2021	63.2	9.2	\$57,879	\$34,615	\$150,276	260%	\$51,848	\$31,008	\$134,616	260%		0.896
	2022	55.4	7.8	\$49,788	\$29,776	\$133,628	268%	\$42,679	\$25,525	\$114,549	268%		0.857
	2023	48.5	6.1	\$42,782	\$25,586	\$117,335	274%	\$35,095	\$20,989	\$96,250	274%		0.820
	2024 2025	42.4 37.0	5.6 5.0	\$36,711 \$31,403	\$21,955 \$18,781	\$103,146 \$89,739	281% 286%	\$28,817 \$23,589	\$17,235 \$14,108	\$80,968 \$67,410	281% 286%		0.785 0.751
	2026	32.1	4.2	\$26,743	\$15,994	\$78,266	293%	\$19,224	\$11,497	\$56,260	293%		0.719
	2027	27.8	3.6	\$22,656	\$13,550	\$66,336	293%	\$15,585	\$9,321	\$45,631	293%		0.688
	2028	23.9	3.1	\$19,097	\$11,421	\$56,659	297%	\$12,571	\$7,518	\$37,296	297%		0.658
	2029 2030	20.4 17.3	2.6 2.2	\$16,002 \$13,327	\$9,570 \$7,970	\$48,645 \$41,242	304% 309%	\$10,080 \$8,033	\$6,028 \$4,804	\$30,642 \$24,860	304% 309%		0.630 0.603
	2030	14.6	1.9	\$11,032	\$6,598	\$34,880	316%	\$6,364	\$3,806	\$20,120	316%		0.577
	2032	12.3	1.6	\$9,072	\$5,426	\$29,605	326%	\$5,008	\$2,995	\$16,342	326%		0.552
	2033	10.2	1.3	\$7,408	\$4,431	\$24,789	335%	\$3,913	\$2,340	\$13,094	335%		0.528
	2034 2035	8.4	1.1	\$6,010	\$3,595	\$20,676	344%	\$3,038	\$1,817	\$10,451	344%		0.505
	2035	6.9 5.7	0.9 0.8	\$4,850 \$3,896	\$2,900 \$2,330	\$17,115 \$13,788	353% 354%	\$2,346 \$1,803	\$1,403 \$1,079	\$8,278 \$6,382	353% 354%		0.484 0.463
	2037	4.6	0.6	\$3,117	\$1,864	\$11,340	364%	\$1,381	\$826	\$5,023	364%		0.443
	2038	3.7	0.5	\$2,488	\$1,488	\$9,214	370%	\$1,054	\$631	\$3,906	370%		0.424
	2039	3.0	0.4	\$1,983	\$1,186	\$7,306	368%	\$805	\$481	\$2,964	368%		0.406
	2040 2041	2.4 1.9	0.3	\$1,583 \$1,266	\$947 \$757	\$5,916 \$4,588	374% 362%	\$614 \$470	\$367 \$281	\$2,296 \$1,704	374% 362%		0.388
	2042	1.5	0.2	\$1,016	\$608	\$3,726	367%	\$361	\$216	\$1,324	367%		0.355
	2043	1.2	0.2	\$817	\$489	\$2,953	361%	\$278	\$166	\$1,004	361%		0.340
	2044	1.0	0.1	\$660	\$395	\$2,298	348%	\$215	\$129	\$748	348%		0.325
	2045 2046	0.8	0.1 0.1	\$537 \$438	\$321 \$262	\$1,901 \$1,583	354% 362%	\$167 \$130	\$100 \$78	\$592 \$472	354% 362%		0.311 0.298
	2047	0.5	0.1	\$358	\$214	\$1,329	372%	\$102	\$61	\$379	372%		0.285
	2048	0.4	0.1	\$292	\$175	\$1,125	385%	\$80	\$48	\$307	385%		0.273
	2049	0.3	0.0	\$239	\$143	\$782	327%	\$63	\$37	\$204	327%		0.261
	2050 2051	0.3	0.0	\$196 \$160	\$117 \$95	\$653 \$537	333% 336%	\$49 \$38	\$29 \$23	\$163 \$128	333% 336%		0.250 0.239
	2052	0.2	0.0	\$129	\$77	\$439	340%	\$30	\$18	\$100	340%		0.229
	2053	0.1	0.0	\$103	\$62	\$343	333%	\$23	\$13	\$75	333%		0.219
	2054	0.1	0.0	\$81	\$49	\$264	325%	\$17	\$10	\$55	325%		0.210
	2055 2056	0.1	0.0	\$63 \$49	\$38 \$29	\$201 \$151	317% 308%	\$13 \$9	\$8 \$6	\$40 \$29	317% 308%		0.201 0.192
	2057	0.0	0.0	\$37	\$29 \$22	\$111	299%	\$7	\$4	\$29 \$20	299%		0.192
	2058	0.0	0.0	\$28	\$17	\$81	293%	\$5	\$3	\$14	293%		0.176
	2059	0.0	0.0	\$20	\$12	\$55	275%	\$3	\$2	\$9	275%		0.168
	2060	0.0	0.0	\$14	\$8	\$37	263%	\$2 \$2	\$1	\$6	263%		0.161
	2061 2062	0.0	0.0	\$10 \$7	\$6 \$4	\$25 \$16	254% 251%	\$2 \$1	\$1 \$1	\$4 \$2	254% 251%		0.154 0.147
	2063	0.0	0.0	\$4	\$3	\$10	239%	\$1	\$0	\$1	239%		0.141
	2064	0.0	0.0	\$3	\$2	\$6	222%	\$0	\$0	\$1	222%		0.135
	2065	0.0	0.0	\$2	\$1	\$3	189%	\$0	\$0	\$0	189%		0.129
	2066 2067	0.0	0.0	\$1 \$0	\$1 \$0	\$1 \$0	138% 61%	\$0 \$0	\$0 \$0	\$0 \$0	138% 61%		0.124 0.118
	2067	0.0	0.0	\$0 \$0	\$0 \$0	\$0 \$0	63%	\$0 \$0	\$0 \$0	\$0 \$0	63%		0.118
	Past			\$9,730,224	\$1,719,853	\$13,318,069	116%	\$17,695,810	\$2,592,401	\$21,110,550	104%		
	Future Lifetime			\$519,345 \$10,249,568	\$310,600 \$2,030,454	\$1,436,204 \$14,754,272	173% 120%	\$414,914 \$18,110,725	\$248,145 \$2,840,546	\$1,123,068 \$22,233,618	169% 106%		
	Litetinic			910,247,308	94,030,434	ψ17,/J7,Δ/Δ	120/0	\$10,110,723	94,070,340	,010	10070		

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With Rate Increase

		Active	Disabled				With Interest						
	Calendar	Policies BOY	Policies BOY	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Premium	
	<u>Year</u> 1989	BUT	ВОТ	\$0	\$0	Claims \$0	Ratio N/A	\$0	\$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$969	\$0	\$0	0%	\$3,396	\$0	\$0	0%		3.506
	1991 1992			\$7,744 \$3,947	\$0 \$0	\$0 \$0	0% 0%	\$25,982 \$12,672	\$0 \$0	\$0 \$0	0% 0%		3.355 3.211
	1993			\$2,761	\$0	\$0	0%	\$8,482	\$0	\$0	0%		3.072
	1994			\$1,408	\$0	\$0	0%	\$4,139	\$0	\$0	0%		2.940
	1995 1996			\$2,668 \$12,922	\$0 \$0	\$0 \$0	0% 0%	\$7,506 \$34,791	\$0 \$0	\$0 \$0	0% 0%		2.813 2.692
	1997			\$17,388	\$0	\$0	0%	\$44,796	\$0	\$0	0%		2.576
	1998			\$96,549	\$0	\$8,778	9%	\$238,030	\$0	\$21,641	9%		2.465
	1999 2000			\$425,341 \$647,192	\$0 \$0	\$349,498 \$268,027	82% 41%	\$1,003,472 \$1,461,116	\$0 \$0	\$824,541 \$605,104	82% 41%		2.359 2.258
	2001			\$926,793	-\$491	\$455,769	49%	\$2,002,248	-\$1,061	\$984,645	49%		2.160
	2002			\$914,293	\$64,787	\$772,413	84%	\$1,890,184	\$133,939	\$1,596,866	84%		2.067
	2003 2004			\$935,457 \$915,078	\$98,906 \$108,195	\$724,305 \$694,969	77% 76%	\$1,850,659 \$1,732,385	\$195,670 \$204,831	\$1,432,926 \$1,315,685	77% 76%		1.978 1.893
	2005			\$771,603	\$89,286	\$683,796	89%	\$1,397,861	\$161,753	\$1,238,787	89%		1.812
	2006			\$663,703	\$109,637	\$682,095	103%	\$1,150,607	\$190,069	\$1,182,493	103%		1.734
	2007 2008			\$586,517 \$513,221	\$123,707 \$152,265	\$722,698 \$857,982	123% 167%	\$973,012 \$814,751	\$205,225 \$241,726	\$1,198,931 \$1,362,069	123% 167%		1.659 1.588
	2009			\$436,745	\$145,718	\$513,201	118%	\$663,488	\$221,370	\$779,636	118%		1.519
	2010			\$370,728	\$129,443	\$1,665,882	449%	\$538,944	\$188,177	\$2,421,769	449% 259%		1.454
	2011 2012			\$314,887 \$264,334	\$109,126 \$97,378	\$816,497 \$1,260,196	259% 477%	\$438,054 \$351,891	\$151,810 \$129,633	\$1,135,865 \$1,677,621	477%		1.391 1.331
	2013			\$209,326	\$92,187	\$957,695	458%	\$266,663	\$117,439	\$1,220,020	458%		1.274
	2014 2015			\$180,915 \$162,383	\$92,455 \$98,912	\$329,946 \$552,199	182% 340%	\$220,545 \$189,429	\$112,708	\$402,222 \$644,174	182% 340%		1.219 1.167
	2015			\$135,686	\$83,209	\$378,984	279%	\$151,470	\$115,386 \$92,889	\$423,069	279%		1.116
	2017			\$106,608	\$63,497	\$119,149	112%	\$113,884	\$67,831	\$127,282	112%		1.068
Historical Projected	2018 2019	82.0	13.0	\$103,057 \$77,858	\$61,635 \$65,227	\$503,991 \$185,625	489% 238%	\$105,351 \$76,163	\$63,006 \$63,807	\$515,206 \$181,584	489% 238%	15.0%	0.978
Fiojected	2019	71.9	11.1	\$67,127	\$56,237	\$167,460	249%	\$62,838	\$52,644	\$156,760	249%	13.076	0.936
	2021	63.2	9.2	\$57,879	\$48,489	\$150,276	260%	\$51,848	\$43,437	\$134,616	260%		0.896
	2022 2023	55.4 48.5	7.8 6.1	\$49,788 \$42,782	\$41,711 \$35,842	\$133,628 \$117,335	268% 274%	\$42,679 \$35,095	\$35,755 \$29,401	\$114,549 \$96,250	268% 274%		0.857 0.820
	2023	42.4	5.6	\$36,711	\$30,755	\$103,146	281%	\$28,817	\$24,142	\$80,968	281%		0.785
	2025	37.0	5.0	\$31,403	\$26,309	\$89,739	286%	\$23,589	\$19,763	\$67,410	286%		0.751
	2026 2027	32.1 27.8	4.2 3.6	\$26,743 \$22,656	\$22,404 \$18,981	\$78,266 \$66,336	293% 293%	\$19,224 \$15,585	\$16,105 \$13,057	\$56,260 \$45,631	293% 293%		0.719 0.688
	2028	23.9	3.1	\$19,097	\$15,999	\$56,659	297%	\$12,571	\$10,531	\$37,296	297%		0.658
	2029	20.4	2.6	\$16,002	\$13,406	\$48,645	304%	\$10,080	\$8,445	\$30,642	304%		0.630
	2030 2031	17.3 14.6	2.2 1.9	\$13,327 \$11,032	\$11,165 \$9,243	\$41,242 \$34,880	309% 316%	\$8,033 \$6,364	\$6,730 \$5,331	\$24,860 \$20,120	309% 316%		0.603 0.577
	2032	12.3	1.6	\$9,072	\$7,600	\$29,605	326%	\$5,008	\$4,195	\$16,342	326%		0.552
	2033	10.2	1.3	\$7,408	\$6,206	\$24,789	335%	\$3,913	\$3,278	\$13,094	335%		0.528
	2034 2035	8.4 6.9	1.1 0.9	\$6,010 \$4,850	\$5,035 \$4,063	\$20,676 \$17,115	344% 353%	\$3,038 \$2,346	\$2,545 \$1,965	\$10,451 \$8,278	344% 353%		0.505 0.484
	2036	5.7	0.8	\$3,896	\$3,264	\$13,788	354%	\$1,803	\$1,511	\$6,382	354%		0.463
	2037	4.6	0.6	\$3,117	\$2,611	\$11,340	364%	\$1,381	\$1,157	\$5,023	364%		0.443
	2038 2039	3.7	0.5 0.4	\$2,488 \$1,983	\$2,084 \$1,662	\$9,214 \$7,306	370% 368%	\$1,054 \$805	\$883 \$674	\$3,906 \$2,964	370% 368%		0.424 0.406
	2040	2.4	0.3	\$1,583	\$1,326	\$5,916	374%	\$614	\$515	\$2,296	374%		0.388
	2041	1.9	0.3	\$1,266	\$1,061	\$4,588	362%	\$470	\$394	\$1,704	362%		0.371
	2042 2043	1.5 1.2	0.2	\$1,016 \$817	\$851 \$685	\$3,726 \$2,953	367% 361%	\$361 \$278	\$303 \$233	\$1,324 \$1,004	367% 361%		0.355 0.340
	2044	1.0	0.1	\$660	\$553	\$2,298	348%	\$215	\$180	\$748	348%		0.325
	2045	0.8	0.1	\$537	\$450	\$1,901	354%	\$167	\$140	\$592	354%		0.311 0.298
	2046 2047	0.6 0.5	0.1 0.1	\$438 \$358	\$367 \$300	\$1,583 \$1,329	362% 372%	\$130 \$102	\$109 \$85	\$472 \$379	362% 372%		0.298
	2048	0.4	0.1	\$292	\$245	\$1,125	385%	\$80	\$67	\$307	385%		0.273
	2049 2050	0.3	0.0	\$239 \$196	\$201 \$164	\$782 \$653	327% 333%	\$63 \$49	\$52 \$41	\$204 \$163	327% 333%		0.261 0.250
	2050	0.3	0.0	\$160	\$134	\$537	336%	\$38	\$32	\$128	336%		0.239
	2052	0.2	0.0	\$129	\$108	\$439	340%	\$30	\$25	\$100	340%		0.229
	2053 2054	0.1	0.0	\$103 \$81	\$86 \$68	\$343 \$264	333% 325%	\$23 \$17	\$19 \$14	\$75 \$55	333% 325%		0.219 0.210
	2055	0.1	0.0	\$63	\$53	\$201	317%	\$13	\$11	\$40	317%		0.210
	2056	0.1	0.0	\$49	\$41	\$151	308%	\$9	\$8	\$29	308%		0.192
	2057 2058	0.0	0.0	\$37 \$28	\$31 \$23	\$111 \$81	299% 293%	\$7 \$5	\$6 \$4	\$20 \$14	299% 293%		0.184 0.176
	2059	0.0	0.0	\$20	\$17	\$55	275%	\$3	\$3	\$9	275%		0.176
	2060	0.0	0.0	\$14	\$12	\$37	263%	\$2	\$2	\$6	263%		0.161
	2061 2062	0.0	0.0	\$10 \$7	\$8 \$5	\$25 \$16	254% 251%	\$2 \$1	\$1 \$1	\$4 \$2	254% 251%		0.154 0.147
	2062	0.0	0.0	\$4	\$4	\$10	239%	\$1	\$1	\$1	239%		0.147
	2064	0.0	0.0	\$3	\$2	\$6	222%	\$0	\$0	\$1	222%		0.135
	2065 2066	0.0	0.0	\$2 \$1	\$1 \$1	\$3 \$1	189% 138%	\$0 \$0	\$0 \$0	\$0 \$0	189% 138%		0.129 0.124
	2067	0.0	0.0	\$0	\$0	\$0	61%	\$0	\$0	\$0	61%		0.118
	2068	0.0	0.0	\$0	\$0	\$0	63%	\$0	\$0	\$0	63%		0.113
	Past Future			\$9,730,224 \$519,345	\$1,719,853 \$435,092	\$13,318,069 \$1,436,204	116% 150%	\$17,695,810 \$414,914	\$2,592,401 \$347,604	\$21,110,550 \$1,123,068	104% 147%		
	Lifetime			\$10,249,568	\$2,154,945	\$14,754,272	119%	\$18,110,725	\$2,940,005	\$22,233,618	106%		

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No Rate Increase

		Active	Disabled					With Interest					
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$5,578	Earned Premium \$0	Claims \$0	Ratio 0%	Earned Premium \$20,437	Earned Premium \$0	Claims \$0	Ratio 0%	Increase	Factor 3.664
	1990			\$11,235	\$0	\$0	0%	\$39,390	\$0	\$0	0%		3.506
	1991			\$23,612	\$0	\$0	0%	\$79,218	\$0	\$0	0%		3.355
	1992			\$33,797	\$0	\$0	0%	\$108,507	\$0	\$0	0%		3.211
	1993 1994			\$58,287 \$113,705	\$0 \$0	\$0 \$0	0% 0%	\$179,076 \$334,295	\$0 \$0	\$0 \$0	0% 0%		3.072 2.940
	1995			\$140,597	\$0	\$0 \$0	0%	\$395,557	\$0 \$0	\$0 \$0	0%		2.813
	1996			\$172,459	\$0	\$0	0%	\$464,305	\$0	\$0	0%		2.692
	1997			\$222,791	\$0	\$0	0%	\$573,982	\$0	\$0	0%		2.576
	1998 1999			\$402,369	\$0	\$316,792	79%	\$991,993	\$0	\$781,013	79% 53%		2.465
	2000			\$850,778 \$1,423,099	\$0 \$0	\$451,146 \$1,570,148	53% 110%	\$2,007,168 \$3,212,820	\$0 \$0	\$1,064,350 \$3,544,802	110%		2.359 2.258
	2001			\$1,752,498	-\$14	\$1,963,356	112%	\$3,786,104	-\$31	\$4,241,643	112%		2.160
	2002			\$1,775,285	\$100,179	\$2,896,658	163%	\$3,670,175	\$207,108	\$5,988,471	163%		2.067
	2003			\$1,739,094	\$163,970	\$2,682,568	154% 307%	\$3,440,531	\$324,390	\$5,307,051	154%		1.978
	2004 2005			\$1,583,286 \$1,131,687	\$178,648 \$127,949	\$4,861,996 \$1,855,289	164%	\$2,997,406 \$2,050,200	\$338,208 \$231,796	\$9,204,512 \$3,361,101	307% 164%		1.893 1.812
	2006			\$945,622	\$175,020	\$1,745,826	185%	\$1,639,348	\$303,418	\$3,026,597	185%		1.734
	2007			\$802,340	\$202,605	\$2,229,439	278%	\$1,331,055	\$336,114	\$3,698,562	278%		1.659
	2008			\$698,188	\$251,619	\$1,573,982	225%	\$1,108,393	\$399,452	\$2,498,739	225%		1.588
	2009 2010			\$609,057 \$511,914	\$241,234 \$219,642	\$1,862,690 \$2,699,261	306% 527%	\$925,257 \$744,193	\$366,474 \$319,303	\$2,829,732 \$3,924,039	306% 527%		1.519 1.454
	2010			\$421,333	\$177,458	\$2,236,435	531%	\$586,136	\$246,870	\$3,111,204	531%		1.391
	2012			\$339,279	\$170,838	\$2,122,318	626%	\$451,662	\$227,426	\$2,825,312	626%		1.331
	2013			\$277,395	\$163,889	\$1,231,274	444%	\$353,377	\$208,780	\$1,568,535	444%		1.274
	2014			\$243,365	\$162,492	\$1,260,272	518%	\$296,675	\$198,086	\$1,536,341	518%		1.219
	2015 2016			\$211,147 \$177,560	\$170,096 \$143,392	\$302,381 \$677,246	143% 381%	\$246,316 \$198,214	\$198,427 \$160,072	\$352,746 \$756,027	143% 381%		1.167 1.116
	2017			\$157,177	\$125,163	\$189,829	121%	\$167,904	\$133,705	\$202,785	121%		1.068
Historical	2018			\$122,653	\$96,619	\$550,958	449%	\$125,383	\$98,769	\$563,218	449%		1.022
Projected	2019	98.0	39.0	\$102,470	\$80,720	\$303,320	296%	\$100,239	\$78,962	\$296,718	296%	0.0%	0.978
	2020 2021	86.3 76.3	29.0 21.5	\$89,700 \$78,574	\$70,660 \$61,896	\$272,587 \$245,845	304% 313%	\$83,969 \$70,387	\$66,145 \$55,446	\$255,171 \$220,227	304% 313%		0.936 0.896
	2021	67.2	16.6	\$68,660	\$54,086	\$222,357	324%	\$58,857	\$46,364	\$190,609	324%		0.857
	2023	59.1	13.3	\$59,878	\$47,168	\$203,655	340%	\$49,118	\$38,692	\$167,060	340%		0.820
	2024	51.8	10.9	\$52,041	\$40,995	\$176,033	338%	\$40,851	\$32,180	\$138,183	338%		0.785
	2025	45.3	9.0	\$45,066	\$35,500	\$154,258	342%	\$33,853	\$26,667	\$115,876	342%		0.751
	2026 2027	39.5 34.2	7.4 6.2	\$38,856 \$33,344	\$30,608 \$26,266	\$132,778 \$115,105	342% 345%	\$27,931 \$22,937	\$22,002 \$18,068	\$95,445 \$79,178	342% 345%		0.719 0.688
	2028	29.5	5.3	\$28,470	\$22,427	\$101,039	355%	\$18,740	\$14,762	\$66,509	355%		0.658
	2029	25.3	4.6	\$24,157	\$19,029	\$83,181	344%	\$15,217	\$11,987	\$52,397	344%		0.630
	2030	21.6	3.9	\$20,376	\$16,051	\$71,874	353%	\$12,282	\$9,675	\$43,325	353%		0.603
	2031 2032	18.3 15.4	3.3 2.8	\$17,073 \$14,208	\$13,449 \$11,192	\$61,767 \$53,391	362% 376%	\$9,848 \$7,843	\$7,758 \$6,178	\$35,629 \$29,471	362% 376%		0.577 0.552
	2032	12.9	2.4	\$11,744	\$9,251	\$45,255	385%	\$6,203	\$4,886	\$23,905	385%		0.528
	2034	10.8	2.0	\$9,641	\$7,594	\$36,895	383%	\$4,873	\$3,839	\$18,649	383%		0.505
	2035	8.9	1.7	\$7,861	\$6,192	\$30,181	384%	\$3,802	\$2,995	\$14,599	384%		0.484
	2036	7.3	1.4	\$6,367	\$5,016	\$25,308	397%	\$2,947	\$2,322	\$11,714	397%		0.463
	2037 2038	6.0 4.9	1.1 0.9	\$5,126 \$4,103	\$4,038 \$3,232	\$21,090 \$17,231	411% 420%	\$2,271 \$1,739	\$1,789 \$1,370	\$9,342 \$7,304	411% 420%		0.443 0.424
	2039	4.0	0.7	\$3,270	\$2,576	\$14,178	434%	\$1,327	\$1,045	\$5,751	434%		0.406
	2040	3.3	0.6	\$2,601	\$2,049	\$11,253	433%	\$1,010	\$795	\$4,368	433%		0.388
	2041	2.7	0.5	\$2,070	\$1,631	\$9,247	447%	\$769	\$606	\$3,435	447%		0.371
	2042 2043	2.2 1.8	0.4	\$1,650 \$1,318	\$1,300 \$1,038	\$7,663 \$6,501	464% 493%	\$587 \$448	\$462 \$353	\$2,724 \$2,211	464% 493%		0.355 0.340
	2044	1.5	0.3	\$1,055	\$831	\$5,502	522%	\$343	\$270	\$1,791	522%		0.325
	2045	1.2	0.2	\$848	\$668	\$4,331	511%	\$264	\$208	\$1,349	511%		0.311
	2046	1.0	0.2	\$688	\$542	\$3,750	545%	\$205	\$162	\$1,118	545%		0.298
	2047	0.8	0.2	\$561	\$442	\$3,283	585%	\$160	\$126	\$937	585%		0.285
	2048 2049	0.7 0.6	0.1 0.1	\$460 \$378	\$362 \$298	\$2,835 \$2,381	617% 630%	\$125 \$99	\$99 \$78	\$774 \$622	617% 630%		0.273 0.261
	2050	0.5	0.1	\$311	\$245	\$1,672	538%	\$78	\$61	\$418	538%		0.250
	2051	0.4	0.1	\$257	\$202	\$1,443	563%	\$61	\$48	\$345	563%		0.239
	2052	0.3	0.1	\$211	\$166	\$1,245	590%	\$48	\$38	\$285	590%		0.229
	2053 2054	0.3	0.1 0.1	\$173 \$140	\$136 \$110	\$1,069 \$909	619% 649%	\$38 \$29	\$30 \$23	\$234 \$191	619% 649%		0.219 0.210
	2055	0.2	0.0	\$113	\$89	\$770	684%	\$23	\$18	\$154	684%		0.210
	2056	0.2	0.0	\$90	\$71	\$643	716%	\$17	\$14	\$123	716%		0.192
	2057	0.1	0.0	\$71	\$56	\$530	749%	\$13	\$10	\$97	749%		0.184
	2058	0.1	0.0	\$55	\$43	\$431	787%	\$10	\$8	\$76	787%		0.176
	2059 2060	0.1	0.0	\$41 \$29	\$32 \$23	\$336 \$239	821% 810%	\$7 \$5	\$5 \$4	\$56 \$38	821% 810%		0.168 0.161
	2061	0.0	0.0	\$21	\$16	\$165	793%	\$3	\$3	\$25	793%		0.154
	2062	0.0	0.0	\$14	\$11	\$109	768%	\$2	\$2	\$16	768%		0.147
	2063	0.0	0.0	\$9	\$7	\$68	721%	\$1	\$1	\$10	721%		0.141
	2064	0.0	0.0	\$6 \$4	\$5 \$2	\$40	654%	\$1	\$1	\$5 \$2	654%		0.135
	2065 2066	0.0	0.0	\$4 \$2	\$3 \$2	\$21 \$10	562% 439%	\$0 \$0	\$0 \$0	\$3 \$1	562% 439%		0.129 0.124
	2067	0.0	0.0	\$1	\$1	\$3	281%	\$0	\$0	\$0	281%		0.118
	2068	0.0	0.0	\$1	\$0	\$1	131%	\$0	\$0	\$0	131%		0.113
	D4			616.057.107	60.050.505	635 370 004	1500/	630 535 057	64.200.255	eco 207 201	16404		
	Past Future			\$16,957,188 <u>\$734,161</u>	\$2,870,797 \$578,327	\$35,279,864 \$2,453,777	178% <u>187%</u>	\$32,525,079 \$579,581	\$4,298,369 <u>\$456,558</u>	\$60,386,781 \$1,898,467	164% <u>183%</u>		
	Lifetime			\$17,691,349	\$3,449,125	\$37,733,642	178%	\$33,104,660	\$4,754,927	\$62,285,248	165%		

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With Rate Increase

		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium	Earned Premium	Claims	Ratio 0%	Earned Premium \$20,437	Earned Premium	Claims	Ratio 0%	Increase	Factor 3.664
	1989			\$5,578 \$11,235	\$0 \$0	\$0 \$0	0%	\$39,390	\$0 \$0	\$0 \$0	0%		3.506
	1991			\$23,612	\$0	\$0	0%	\$79,218	\$0	\$0	0%		3.355
	1992			\$33,797	\$0	\$0	0%	\$108,507	\$0	\$0	0%		3.211
	1993			\$58,287	\$0	\$0	0%	\$179,076	\$0	\$0	0%		3.072
	1994 1995			\$113,705 \$140,597	\$0 \$0	\$0 \$0	0% 0%	\$334,295 \$395,557	\$0 \$0	\$0 \$0	0% 0%		2.940 2.813
	1995			\$172,459	\$0	\$0 \$0	0%	\$464,305	\$0 \$0	\$0 \$0	0%		2.692
	1997			\$222,791	\$0	\$0	0%	\$573,982	\$0	\$0	0%		2.576
	1998			\$402,369	\$0	\$316,792	79%	\$991,993	\$0	\$781,013	79%		2.465
	1999			\$850,778	\$0	\$451,146	53%	\$2,007,168	\$0	\$1,064,350	53%		2.359
	2000			\$1,423,099	\$0 -\$14	\$1,570,148 \$1,963,356	110%	\$3,212,820 \$3,786,104	\$0 -\$31	\$3,544,802 \$4,241,643	110%		2.258 2.160
	2001 2002			\$1,752,498 \$1,775,285	\$100,179	\$2,896,658	112% 163%	\$3,670,175	\$207,108	\$5,988,471	112% 163%		2.160
	2003			\$1,739,094	\$163,970	\$2,682,568	154%	\$3,440,531	\$324,390	\$5,307,051	154%		1.978
	2004			\$1,583,286	\$178,648	\$4,861,996	307%	\$2,997,406	\$338,208	\$9,204,512	307%		1.893
	2005			\$1,131,687	\$127,949	\$1,855,289	164%	\$2,050,200	\$231,796	\$3,361,101	164%		1.812
	2006			\$945,622	\$175,020	\$1,745,826	185%	\$1,639,348	\$303,418	\$3,026,597	185%		1.734
	2007 2008			\$802,340 \$698,188	\$202,605 \$251,619	\$2,229,439 \$1,573,982	278% 225%	\$1,331,055 \$1,108,393	\$336,114 \$399,452	\$3,698,562 \$2,498,739	278% 225%		1.659 1.588
	2009			\$609,057	\$241,234	\$1,862,690	306%	\$925,257	\$366,474	\$2,829,732	306%		1.519
	2010			\$511,914	\$219,642	\$2,699,261	527%	\$744,193	\$319,303	\$3,924,039	527%		1.454
	2011			\$421,333	\$177,458	\$2,236,435	531%	\$586,136	\$246,870	\$3,111,204	531%		1.391
	2012			\$339,279	\$170,838	\$2,122,318	626%	\$451,662	\$227,426	\$2,825,312	626%		1.331
	2013 2014			\$277,395 \$243,365	\$163,889 \$162,492	\$1,231,274 \$1,260,272	444% 518%	\$353,377 \$296,675	\$208,780 \$198,086	\$1,568,535 \$1,536,341	444% 518%		1.274 1.219
	2015			\$211,147	\$170,096	\$302,381	143%	\$246,316	\$198,427	\$352,746	143%		1.167
	2016			\$177,560	\$143,392	\$677,246	381%	\$198,214	\$160,072	\$756,027	381%		1.116
	2017			\$157,177	\$125,163	\$189,829	121%	\$167,904	\$133,705	\$202,785	121%		1.068
Historical	2018	20.0	20.0	\$122,653	\$96,619	\$550,958	449%	\$125,383	\$98,769	\$563,218	449%	20.00/	1.022
Projected	2019 2020	98.0 86.3	39.0 29.0	\$102,470 \$89,700	\$117,346 \$102,732	\$303,320 \$272,587	296% 304%	\$100,239 \$83,969	\$114,791 \$96,168	\$296,718 \$255,171	296% 304%	20.0%	0.978 0.936
	2021	76.3	21.5	\$78,574	\$89,990	\$245,845	313%	\$70,387	\$80,613	\$220,227	313%		0.896
	2022	67.2	16.6	\$68,660	\$78,636	\$222,357	324%	\$58,857	\$67,408	\$190,609	324%		0.857
	2023	59.1	13.3	\$59,878	\$68,577	\$203,655	340%	\$49,118	\$56,255	\$167,060	340%		0.820
	2024	51.8	10.9	\$52,041	\$59,602	\$176,033 \$154,258	338%	\$40,851	\$46,786	\$138,183	338%		0.785
	2025 2026	45.3 39.5	9.0 7.4	\$45,066 \$38,856	\$51,614 \$44,501	\$134,238 \$132,778	342% 342%	\$33,853 \$27,931	\$38,771 \$31,989	\$115,876 \$95,445	342% 342%		0.751 0.719
	2027	34.2	6.2	\$33,344	\$38,189	\$115,105	345%	\$22,937	\$26,269	\$79,178	345%		0.688
	2028	29.5	5.3	\$28,470	\$32,606	\$101,039	355%	\$18,740	\$21,463	\$66,509	355%		0.658
	2029	25.3	4.6	\$24,157	\$27,667	\$83,181	344%	\$15,217	\$17,427	\$52,397	344%		0.630
	2030	21.6	3.9	\$20,376	\$23,336	\$71,874	353%	\$12,282	\$14,067	\$43,325	353%		0.603
	2031 2032	18.3 15.4	3.3 2.8	\$17,073 \$14,208	\$19,553 \$16,272	\$61,767 \$53,391	362% 376%	\$9,848 \$7,843	\$11,279 \$8,982	\$35,629 \$29,471	362% 376%		0.577 0.552
	2032	12.9	2.4	\$11,744	\$13,450	\$45,255	385%	\$6,203	\$7,104	\$23,905	385%		0.528
	2034	10.8	2.0	\$9,641	\$11,041	\$36,895	383%	\$4,873	\$5,581	\$18,649	383%		0.505
	2035	8.9	1.7	\$7,861	\$9,003	\$30,181	384%	\$3,802	\$4,355	\$14,599	384%		0.484
	2036	7.3	1.4	\$6,367	\$7,292	\$25,308	397%	\$2,947	\$3,375	\$11,714	397%		0.463
	2037 2038	6.0 4.9	1.1 0.9	\$5,126 \$4,103	\$5,871 \$4,699	\$21,090 \$17,231	411% 420%	\$2,271 \$1,739	\$2,601 \$1,992	\$9,342 \$7,304	411% 420%		0.443 0.424
	2039	4.0	0.7	\$3,270	\$3,746	\$14,178	434%	\$1,327	\$1,519	\$5,751	434%		0.424
	2040	3.3	0.6	\$2,601	\$2,979	\$11,253	433%	\$1,010	\$1,156	\$4,368	433%		0.388
	2041	2.7	0.5	\$2,070	\$2,371	\$9,247	447%	\$769	\$881	\$3,435	447%		0.371
	2042	2.2	0.4	\$1,650	\$1,890	\$7,663	464%	\$587	\$672	\$2,724	464%		0.355
	2043 2044	1.8 1.5	0.3	\$1,318 \$1,055	\$1,509 \$1,208	\$6,501 \$5,502	493% 522%	\$448 \$343	\$513 \$393	\$2,211 \$1,791	493% 522%		0.340 0.325
	2045	1.2	0.3	\$848	\$972	\$4,331	511%	\$264	\$303	\$1,349	511%		0.323
	2046	1.0	0.2	\$688	\$788	\$3,750	545%	\$205	\$235	\$1,118	545%		0.298
	2047	0.8	0.2	\$561	\$642	\$3,283	585%	\$160	\$183	\$937	585%		0.285
	2048	0.7	0.1	\$460	\$526	\$2,835	617%	\$125	\$144	\$774	617%		0.273
	2049 2050	0.6 0.5	0.1	\$378 \$311	\$433 \$356	\$2,381 \$1,672	630% 538%	\$99 \$78	\$113 \$89	\$622 \$418	630% 538%		0.261 0.250
	2051	0.4	0.1	\$257	\$294	\$1,443	563%	\$61	\$70	\$345	563%		0.239
	2052	0.3	0.1	\$211	\$242	\$1,245	590%	\$48	\$55	\$285	590%		0.229
	2053	0.3	0.1	\$173	\$198	\$1,069	619%	\$38	\$43	\$234	619%		0.219
	2054	0.2	0.1	\$140	\$160	\$909	649%	\$29	\$34	\$191	649%		0.210
	2055 2056	0.2	0.0	\$113 \$90	\$129 \$103	\$770 \$643	684% 716%	\$23 \$17	\$26 \$20	\$154 \$123	684% 716%		0.201 0.192
	2057	0.1	0.0	\$71	\$81	\$530	749%	\$13	\$15	\$97	749%		0.184
	2058	0.1	0.0	\$55	\$63	\$431	787%	\$10	\$11	\$76	787%		0.176
	2059	0.1	0.0	\$41	\$47	\$336	821%	\$7	\$8	\$56	821%		0.168
	2060	0.1	0.0	\$29 \$21	\$34 \$24	\$239 \$165	810% 793%	\$5 \$3	\$5 \$4	\$38 \$25	810% 793%		0.161
	2061 2062	0.0	0.0	\$21 \$14	\$24 \$16	\$165 \$109	768%	\$3 \$2	\$4 \$2	\$25 \$16	768%		0.154 0.147
	2063	0.0	0.0	\$9	\$11	\$68	721%	\$1	\$2	\$10	721%		0.141
	2064	0.0	0.0	\$6	\$7	\$40	654%	\$1	\$1	\$5	654%		0.135
	2065	0.0	0.0	\$4	\$4	\$21	562%	\$0	\$1	\$3	562%		0.129
	2066 2067	0.0	0.0	\$2 \$1	\$2 \$1	\$10 \$3	439% 281%	\$0 \$0	\$0 \$0	\$1 \$0	439%		0.124 0.118
	2067	0.0	0.0	\$1	\$1 \$1	\$3 \$1	281% 131%	\$0 \$0	\$0 \$0	\$0 \$0	281% 131%		0.118
	2000	0.0	0.0	91	31	ΨI	13173	50		40	13173		
	Past			\$16,957,188	\$2,870,797	\$35,279,864	178%	\$32,525,079	\$4,298,369	\$60,386,781	164%		
	Future Lifetime			\$734,161 \$17,601,340	\$840,813 \$2,711,610	\$2,453,777	156% 176%	\$579,581 \$33,104,660	\$663,775 \$4,962,143	\$1,898,467	153%		
	Lifetime			\$17,691,349	\$3,711,610	\$37,733,642	176%	\$33,104,660	\$4,962,143	\$62,285,248	164%		

AF&L-Nationwide
Small Benfit Limits with Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

No Rate Increase

		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$828	\$0	\$0	0%	\$2,904	\$0	\$0	0%		3.506
	1991 1992			\$2,587 \$1,646	\$0 \$0	\$0 \$0	0% 0%	\$8,678 \$5,286	\$0 \$0	\$0 \$0	0% 0%		3.355 3.211
	1992			\$1,161	\$0 \$0	\$0 \$0	0%	\$3,286 \$3,567	\$0 \$0	\$0 \$0	0%		3.072
	1994			\$7,140	\$0	\$0	0%	\$20,991	\$0	\$0	0%		2.940
	1995			\$29,415	\$0	\$0	0%	\$82,757	\$0	\$0	0%		2.813
	1996 1997			\$35,786 \$28,827	\$0 \$0	\$1,050 \$0	3% 0%	\$96,345 \$74,268	\$0 \$0	\$2,827 \$0	3% 0%		2.692 2.576
	1998			\$71,537	\$0	\$0	0%	\$176,366	\$0	\$0	0%		2.465
	1999			\$196,709	\$0	\$4,900	2%	\$464,079	\$0	\$11,560	2%		2.359
	2000 2001			\$307,408 \$335,693	\$0 -\$43	\$43,882 \$205,875	14% 61%	\$694,012 \$725,232	\$0 -\$92	\$99,068 \$444,774	14% 61%		2.258 2.160
	2002			\$390,495	\$13,419	\$135,919	35%	\$807,298	\$27,742	\$280,995	35%		2.067
	2003			\$436,195	\$17,215	\$26,377	6%	\$862,945	\$34,058	\$52,183	6%		1.978
	2004 2005			\$466,005 \$441,733	\$16,559 \$17,068	\$230,330 \$202,034	49% 46%	\$882,219 \$800,258	\$31,350 \$30,921	\$436,050 \$366,011	49% 46%		1.893 1.812
	2005			\$361,036	\$42,248	\$55,264	15%	\$625,899	\$73,241	\$95,806	15%		1.734
	2007			\$312,555	\$51,117	\$86,654	28%	\$518,517	\$84,801	\$143,756	28%		1.659
	2008 2009			\$265,323 \$233,831	\$70,863 \$69,512	\$49,112 \$15,261	19% 7%	\$421,208 \$355,227	\$112,498 \$105,601	\$77,966 \$23,183	19% 7%		1.588 1.519
	2009			\$206,202	\$63,399	\$642,448	312%	\$299,765	\$92,166	\$933,955	312%		1.319
	2011			\$173,571	\$54,320	\$458,956	264%	\$241,462	\$75,567	\$638,474	264%		1.391
	2012			\$156,402	\$49,613	\$139,710	89%	\$208,209 \$181,146	\$66,046	\$185,987	89%		1.331
	2013 2014			\$142,196 \$124,701	\$46,881 \$53,301	\$48,289 \$296,842	34% 238%	\$152,018	\$59,723 \$64,977	\$61,517 \$361,867	34% 238%		1.274 1.219
	2015			\$107,126	\$58,368	\$684,231	639%	\$124,969	\$68,090	\$798,197	639%		1.167
	2016			\$86,300	\$51,645	\$128,929	149%	\$96,339	\$57,653	\$143,927	149%		1.116
Historical	2017 2018			\$82,196 \$76,332	\$49,240 \$45,747	\$655,788 \$52,442	798% 69%	\$87,806 \$78,030	\$52,600 \$46,765	\$700,547 \$53,609	798% 69%		1.068 1.022
Projected	2019	85.0	11.0	\$64,057	\$38,391	\$98,174	153%	\$62,663	\$37,555	\$96,037	153%	0.0%	0.978
	2020	75.2	9.3	\$56,403	\$33,804	\$93,324	165%	\$52,799	\$31,644	\$87,361	165%		0.936
	2021 2022	66.7 59.1	7.2 5.8	\$49,650 \$43,620	\$29,756 \$26,143	\$86,209 \$81,763	174% 187%	\$44,476 \$37,392	\$26,655 \$22,410	\$77,226 \$70,089	174% 187%		0.896 0.857
	2023	52.2	5.4	\$38,241	\$22,918	\$79,314	207%	\$31,369	\$18,800	\$65,062	207%		0.820
	2024	46.1	4.3	\$33,390	\$20,011	\$73,881	221%	\$26,210	\$15,708	\$57,996	221%		0.785
	2025 2026	40.4 35.3	3.7 3.3	\$29,000 \$25,028	\$17,380 \$15,000	\$69,045 \$64,298	238% 257%	\$21,784 \$17,991	\$13,056 \$10,782	\$51,865 \$46,220	238% 257%		0.751 0.719
	2020	30.6	2.9	\$23,028 \$21,454	\$12,858	\$58,324	272%	\$14,758	\$8,845	\$40,120	272%		0.719
	2028	26.4	2.5	\$18,262	\$10,945	\$54,326	297%	\$12,021	\$7,204	\$35,760	297%		0.658
	2029	22.6	2.2	\$15,423	\$9,243	\$47,355	307%	\$9,715	\$5,822	\$29,830	307%		0.630
	2030 2031	19.2 16.2	1.9 1.7	\$12,923 \$10,728	\$7,745 \$6,429	\$43,270 \$38,595	335% 360%	\$7,790 \$6,188	\$4,668 \$3,709	\$26,082 \$22,263	335% 360%		0.603 0.577
	2032	13.5	1.4	\$8,836	\$5,296	\$33,765	382%	\$4,877	\$2,923	\$18,638	382%		0.552
	2033	11.2	1.2	\$7,226	\$4,330	\$30,381	420%	\$3,817	\$2,287	\$16,048	420%		0.528
	2034 2035	9.3 7.6	1.0 0.9	\$5,857 \$4,710	\$3,510 \$2,823	\$26,639 \$23,370	455% 496%	\$2,961 \$2,278	\$1,774 \$1,366	\$13,465 \$11,304	455% 496%		0.505 0.484
	2036	6.1	0.7	\$3,757	\$2,252	\$20,515	546%	\$1,739	\$1,042	\$9,496	546%		0.463
	2037	4.9	0.6	\$2,974	\$1,783	\$16,922	569%	\$1,318	\$790	\$7,495	569%		0.443
	2038 2039	3.9 3.1	0.5 0.4	\$2,340 \$1,826	\$1,403 \$1,094	\$14,616 \$12,370	624% 678%	\$992 \$741	\$595 \$444	\$6,195 \$5,018	624% 678%		0.424 0.406
	2040	2.5	0.4	\$1,413	\$847	\$10,347	732%	\$549	\$329	\$4,016	732%		0.388
	2041	1.9	0.3	\$1,086	\$651	\$8,669	798%	\$404	\$242	\$3,220	798%		0.371
	2042 2043	1.5 1.2	0.2	\$831 \$634	\$498 \$380	\$6,808 \$5,642	820% 890%	\$295 \$216	\$177 \$129	\$2,420 \$1,919	820% 890%		0.355 0.340
	2043	0.9	0.2	\$481	\$288	\$3,642 \$4,664	969%	\$216 \$157	\$129 \$94	\$1,518	969%		0.340
	2045	0.7	0.1	\$364	\$218	\$3,620	995%	\$113	\$68	\$1,127	995%		0.311
	2046	0.5	0.1	\$274	\$164	\$2,986	1088%	\$82	\$49	\$890	1088%		0.298
	2047 2048	0.4	0.1	\$206 \$154	\$123 \$92	\$2,430 \$1,990	1181% 1294%	\$59 \$42	\$35 \$25	\$693 \$543	1181% 1294%		0.285 0.273
	2049	0.2	0.0	\$114	\$68	\$1,592	1394%	\$30	\$18	\$416	1394%		0.261
	2050	0.2	0.0	\$84	\$50	\$1,270	1508%	\$21	\$13	\$317	1508%		0.250
	2051 2052	0.1	0.0	\$62 \$45	\$37 \$27	\$1,008 \$771	1633% 1728%	\$15 \$10	\$9 \$6	\$241 \$177	1633% 1728%		0.239 0.229
	2053	0.1	0.0	\$32	\$19	\$577	1804%	\$7	\$4	\$126	1804%		0.219
	2054	0.1	0.0	\$22	\$13	\$422	1885%	\$5	\$3	\$89	1885%		0.210
	2055 2056	0.0	0.0	\$15 \$10	\$9 \$6	\$289 \$197	1888% 1921%	\$3 \$2	\$2 \$1	\$58 \$38	1888% 1921%		0.201 0.192
	2056	0.0	0.0	\$7	\$6 \$4	\$197	1921%	\$2 \$1	\$1 \$1	\$38 \$24	1921%		0.192
	2058	0.0	0.0	\$4	\$2	\$82	1988%	\$1	\$0	\$14	1988%		0.176
	2059	0.0	0.0	\$3	\$2	\$48	1874%	\$0	\$0	\$8	1874%		0.168
	2060 2061	0.0	0.0	\$2 \$1	\$1 \$1	\$27 \$14	1780% 1590%	\$0 \$0	\$0 \$0	\$4 \$2	1780% 1590%		0.161 0.154
	2062	0.0	0.0	\$0	\$0	\$5	1132%	\$0	\$0	\$1	1132%		0.134
	2063	0.0	0.0	\$0	\$0	\$1	544%	\$0	\$0	\$0	544%		0.141
	2064 2065	0.0	0.0	\$0 \$0	\$0 \$0	\$1 \$0	587% 0%	\$0 \$0	\$0 \$0	\$0 \$0	587% 0%		0.135 0.129
	2065	0.0	0.0	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A		0.129
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$5,080,936	\$770,474	\$4,164,292	71%	\$9,097,800	\$1,083,707	\$5,912,261	58%		
	<u>Future</u>			\$461,550	\$276,616	\$1,120,047	152%	\$365,890	\$219,285	\$811,432	139%		
	Lifetime			\$5,542,486	\$1,047,090	\$5,284,339	80%	\$9,463,690	\$1,302,992	\$6,723,693	62%		

AF&L-Nationwide
Small Benfit Limits with Inflation Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
With Rate Increase

		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar Year	Policies BOY	Policies BOY	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Premium Increase	Discount Factor
	1989	BOT	<u>B01</u>	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	mercuse	3.664
	1990 1991			\$828 \$2,587	\$0 \$0	\$0 \$0	0% 0%	\$2,904 \$8,678	\$0 \$0	\$0 \$0	0% 0%		3.506 3.355
	1991			\$1,646	\$0	\$0	0%	\$5,286	\$0	\$0 \$0	0%		3.211
	1993			\$1,161	\$0	\$0	0%	\$3,567	\$0	\$0	0%		3.072
	1994 1995			\$7,140 \$29,415	\$0 \$0	\$0 \$0	0% 0%	\$20,991 \$82,757	\$0 \$0	\$0 \$0	0% 0%		2.940 2.813
	1996			\$35,786	\$0	\$1,050	3%	\$96,345	\$0	\$2,827	3%		2.692
	1997 1998			\$28,827 \$71,537	\$0 \$0	\$0 \$0	0% 0%	\$74,268 \$176,366	\$0 \$0	\$0 \$0	0% 0%		2.576 2.465
	1999			\$196,709	\$0 \$0	\$4,900	2%	\$464,079	\$0 \$0	\$11,560	2%		2.359
	2000			\$307,408	\$0	\$43,882	14%	\$694,012	\$0	\$99,068	14%		2.258
	2001 2002			\$335,693 \$390,495	-\$43 \$13,419	\$205,875 \$135,919	61% 35%	\$725,232 \$807,298	-\$92 \$27,742	\$444,774 \$280,995	61% 35%		2.160 2.067
	2003			\$436,195	\$17,215	\$26,377	6%	\$862,945	\$34,058	\$52,183	6%		1.978
	2004			\$466,005	\$16,559	\$230,330	49%	\$882,219	\$31,350	\$436,050	49%		1.893
	2005 2006			\$441,733 \$361,036	\$17,068 \$42,248	\$202,034 \$55,264	46% 15%	\$800,258 \$625,899	\$30,921 \$73,241	\$366,011 \$95,806	46% 15%		1.812 1.734
	2007			\$312,555	\$51,117	\$86,654	28%	\$518,517	\$84,801	\$143,756	28%		1.659
	2008 2009			\$265,323	\$70,863 \$69,512	\$49,112	19% 7%	\$421,208 \$355,227	\$112,498 \$105,601	\$77,966 \$23,183	19% 7%		1.588 1.519
	2009			\$233,831 \$206,202	\$63,399	\$15,261 \$642,448	312%	\$299,765	\$92,166	\$933,955	312%		1.454
	2011			\$173,571	\$54,320	\$458,956	264%	\$241,462	\$75,567	\$638,474	264%		1.391
	2012 2013			\$156,402 \$142,196	\$49,613 \$46,881	\$139,710 \$48,289	89% 34%	\$208,209 \$181,146	\$66,046 \$59,723	\$185,987 \$61,517	89% 34%		1.331 1.274
	2013			\$124,701	\$53,301	\$296,842	238%	\$152,018	\$64,977	\$361,867	238%		1.219
	2015			\$107,126	\$58,368	\$684,231	639%	\$124,969	\$68,090	\$798,197	639%		1.167
	2016 2017			\$86,300 \$82,196	\$51,645 \$49,240	\$128,929 \$655,788	149% 798%	\$96,339 \$87,806	\$57,653 \$52,600	\$143,927 \$700,547	149% 798%		1.116 1.068
Historical	2018			\$76,332	\$45,747	\$52,442	69%	\$78,030	\$46,765	\$53,609	69%		1.022
Projected	2019	85.0	11.0	\$64,057	\$58,880	\$98,174	153%	\$62,663	\$57,599	\$96,037	153%	20.0%	0.978
	2020 2021	75.2 66.7	9.3 7.2	\$56,403 \$49,650	\$51,845 \$45,637	\$93,324 \$86,209	165% 174%	\$52,799 \$44,476	\$48,532 \$40,882	\$87,361 \$77,226	165% 174%		0.936 0.896
	2022	59.1	5.8	\$43,620	\$40,095	\$81,763	187%	\$37,392	\$34,370	\$70,089	187%		0.857
	2023	52.2	5.4	\$38,241	\$35,150	\$79,314	207%	\$31,369	\$28,834	\$65,062	207%		0.820
	2024 2025	46.1 40.4	4.3 3.7	\$33,390 \$29,000	\$30,691 \$26,656	\$73,881 \$69,045	221% 238%	\$26,210 \$21,784	\$24,092 \$20,024	\$57,996 \$51,865	221% 238%		0.785 0.751
	2026	35.3	3.3	\$25,028	\$23,005	\$64,298	257%	\$17,991	\$16,537	\$46,220	257%		0.719
	2027 2028	30.6	2.9 2.5	\$21,454	\$19,720 \$16,786	\$58,324 \$54,326	272% 297%	\$14,758	\$13,565 \$11,050	\$40,120 \$35,760	272% 297%		0.688
	2028	26.4 22.6	2.3	\$18,262 \$15,423	\$14,176	\$34,326 \$47,355	307%	\$12,021 \$9,715	\$11,050 \$8,930	\$29,830	307%		0.658 0.630
	2030	19.2	1.9	\$12,923	\$11,878	\$43,270	335%	\$7,790	\$7,160	\$26,082	335%		0.603
	2031 2032	16.2 13.5	1.7 1.4	\$10,728 \$8,836	\$9,861 \$8,122	\$38,595 \$33,765	360% 382%	\$6,188 \$4,877	\$5,688 \$4,483	\$22,263 \$18,638	360% 382%		0.577 0.552
	2032	11.2	1.4	\$7,226	\$6,642	\$30,381	420%	\$3,817	\$3,508	\$16,048	420%		0.528
	2034	9.3	1.0	\$5,857	\$5,384	\$26,639	455%	\$2,961	\$2,721	\$13,465	455%		0.505
	2035 2036	7.6 6.1	0.9 0.7	\$4,710 \$3,757	\$4,330 \$3,454	\$23,370 \$20,515	496% 546%	\$2,278 \$1,739	\$2,094 \$1,599	\$11,304 \$9,496	496% 546%		0.484 0.463
	2037	4.9	0.6	\$2,974	\$2,734	\$16,922	569%	\$1,318	\$1,211	\$7,495	569%		0.443
	2038	3.9	0.5	\$2,340	\$2,151	\$14,616	624%	\$992	\$912	\$6,195	624%		0.424
	2039 2040	3.1 2.5	0.4	\$1,826 \$1,413	\$1,678 \$1,299	\$12,370 \$10,347	678% 732%	\$741 \$549	\$681 \$504	\$5,018 \$4,016	678% 732%		0.406 0.388
	2041	1.9	0.3	\$1,086	\$999	\$8,669	798%	\$404	\$371	\$3,220	798%		0.371
	2042 2043	1.5 1.2	0.2	\$831 \$634	\$764 \$583	\$6,808 \$5,642	820% 890%	\$295 \$216	\$271 \$198	\$2,420 \$1,919	820% 890%		0.355 0.340
	2043	0.9	0.2	\$481	\$442	\$3,642 \$4,664	969%	\$216 \$157	\$144	\$1,518	969%		0.340
	2045	0.7	0.1	\$364	\$334	\$3,620	995%	\$113	\$104	\$1,127	995%		0.311
	2046 2047	0.5 0.4	0.1	\$274 \$206	\$252 \$189	\$2,986 \$2,430	1088% 1181%	\$82 \$59	\$75 \$54	\$890 \$693	1088% 1181%		0.298 0.285
	2047	0.4	0.0	\$154	\$141	\$1,990	1294%	\$42	\$39	\$543	1294%		0.273
	2049	0.2	0.0	\$114	\$105	\$1,592	1394%	\$30	\$27	\$416	1394%		0.261
	2050 2051	0.2	0.0	\$84 \$62	\$77 \$57	\$1,270 \$1,008	1508% 1633%	\$21 \$15	\$19 \$14	\$317 \$241	1508% 1633%		0.250 0.239
	2052	0.1	0.0	\$45	\$41	\$771	1728%	\$10	\$9	\$177	1728%		0.229
	2053	0.1	0.0	\$32	\$29	\$577	1804%	\$7	\$6	\$126	1804%		0.219
	2054 2055	0.1	0.0	\$22 \$15	\$21 \$14	\$422 \$289	1885% 1888%	\$5 \$3	\$4 \$3	\$89 \$58	1885% 1888%		0.210 0.201
	2056	0.0	0.0	\$10	\$9	\$197	1921%	\$2	\$2	\$38	1921%		0.192
	2057 2058	0.0	0.0	\$7 \$4	\$6 \$4	\$130 \$82	1974% 1988%	\$1 \$1	\$1 \$1	\$24 \$14	1974% 1988%		0.184 0.176
	2058	0.0	0.0	\$4 \$3	\$4 \$2	\$82 \$48	1988%	\$0	\$0 \$0	\$14	1988%		0.176
	2060	0.0	0.0	\$2	\$1	\$27	1780%	\$0	\$0	\$4	1780%		0.161
	2061 2062	0.0	0.0	\$1 \$0	\$1 \$0	\$14 \$5	1590% 1132%	\$0 \$0	\$0 \$0	\$2 \$1	1590% 1132%		0.154 0.147
	2062	0.0	0.0	\$0	\$0 \$0	\$3 \$1	544%	\$0 \$0	\$0 \$0	\$0 \$0	544%		0.147
	2064	0.0	0.0	\$0	\$0	\$1	587%	\$0	\$0	\$0	587%		0.135
	2065 2066	0.0	0.0	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A		0.129 0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past Future			\$5,080,936 \$461,550	\$770,474 \$424,249	\$4,164,292 \$1,120,047	71% 126%	\$9,097,800 \$365,890	\$1,083,707 \$336,320	\$5,912,261 \$811,432	58% 116%		
	Lifetime			\$5,542,486	\$1,194,724	\$5,284,339	78%	\$9,463,690	\$1,420,027	\$6,723,693	62%		

AF&L-Nationwide Medium Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

No Rate Increase

		Active	Disabled		,	Without Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$652	\$0	\$0	0%	\$2,286	\$0	\$0	0%		3.506
	1991 1992			\$3,256 \$5,021	\$0 \$0	\$0 \$0	0% 0%	\$10,924	\$0 \$0	\$0 \$0	0% 0%		3.355 3.211
	1992			\$4,356	\$0 \$0	\$0 \$0	0%	\$16,120 \$13,383	\$0 \$0	\$0 \$0	0%		3.072
	1994			\$1,645	\$0	\$0	0%	\$4,836	\$0	\$0	0%		2.940
	1995			\$733	\$0	\$0	0%	\$2,063	\$0	\$0	0%		2.813
	1996 1997			\$1,951 \$0	\$0 \$0	\$0 \$0	0% N/A	\$5,252 \$0	\$0 \$0	\$0 \$0	0% N/A		2.692 2.576
	1998			\$3,984	\$0	\$0	0%	\$9,822	\$0	\$0	0%		2.465
	1999			\$22,602	\$0	\$0	0%	\$53,323	\$0	\$0	0%		2.359
	2000 2001			\$44,804 \$65,454	\$0 \$0	\$1,133 \$0	3% 0%	\$101,150 \$141,408	\$0 \$0	\$2,557 \$0	3% 0%		2.258 2.160
	2002			\$74,109	\$1,485	\$0	0%	\$153,212	\$3,070	\$0	0%		2.067
	2003			\$96,966	\$3,776	\$0	0%	\$191,833	\$7,469	\$0	0%		1.978
	2004 2005			\$95,454 \$72,365	\$3,256 \$593	\$11,097 \$0	12% 0%	\$180,710 \$131,098	\$6,165 \$1,074	\$21,009 \$0	12% 0%		1.893 1.812
	2005			\$61,938	\$4,667	\$0	0%	\$107,377	\$8,091	\$0	0%		1.734
	2007			\$52,206	\$5,175	\$0	0%	\$86,609	\$8,585	\$0	0%		1.659
	2008 2009			\$46,071 \$34,197	\$9,006 \$7,773	\$0 \$0	0% 0%	\$73,138 \$51,951	\$14,297 \$11,809	\$0 \$0	0% 0%		1.588 1.519
	2009			\$31,854	\$7,773 \$7,439	\$0 \$0	0%	\$46,308	\$10,814	\$0 \$0	0%		1.319
	2011			\$30,931	\$7,566	\$148,303	479%	\$43,029	\$10,525	\$206,310	479%		1.391
	2012			\$30,396	\$10,336	\$12,052	40%	\$40,464	\$13,760	\$16,044	40% 0%		1.331
	2013 2014			\$22,560 \$21,410	\$9,941 \$14,507	\$0 \$0	0% 0%	\$28,740 \$26,100	\$12,665 \$17,685	\$0 \$0	0%		1.274 1.219
	2015			\$18,891	\$16,207	\$0	0%	\$22,038	\$18,906	\$0	0%		1.167
	2016			\$17,908	\$15,590	\$346,495	1935%	\$19,991	\$17,404	\$386,801	1935%		1.116
Historical	2017 2018			\$16,071 \$14,392	\$13,189 \$11,233	\$2,720 \$7,208	17% 50%	\$17,167 \$14,712	\$14,089 \$11,483	\$2,906 \$7,369	17% 50%		1.068 1.022
Projected	2019	10.0	1.0	\$13,325	\$10,400	\$15,676	118%	\$13,035	\$10,174	\$15,335	118%	0.0%	0.978
	2020	9.0	1.0	\$12,146	\$9,480	\$15,616	129%	\$11,370	\$8,875	\$14,619	129%		0.936
	2021 2022	8.2 7.4	0.9 0.8	\$11,066 \$10,055	\$8,637 \$7,848	\$15,924 \$16,419	144% 163%	\$9,913 \$8,620	\$7,737 \$6,728	\$14,265 \$14,075	144% 163%		0.896 0.857
	2023	6.6	0.5	\$9,121	\$7,119	\$16,661	183%	\$7,482	\$5,840	\$13,667	183%		0.820
	2024	6.0	0.5	\$8,247	\$6,437	\$15,802	192%	\$6,473	\$5,053	\$12,404	192%		0.785
	2025 2026	5.4 4.8	0.5 0.5	\$7,425 \$6,657	\$5,796 \$5,196	\$15,126 \$14,809	204% 222%	\$5,578 \$4,785	\$4,354 \$3,735	\$11,363 \$10,645	204% 222%		0.751 0.719
	2020	4.3	0.5	\$5,939	\$4,636	\$13,486	227%	\$4,085	\$3,189	\$9,277	227%		0.688
	2028	3.8	0.4	\$5,282	\$4,123	\$13,247	251%	\$3,477	\$2,714	\$8,720	251%		0.658
	2029	3.3	0.4	\$4,674	\$3,648	\$12,397	265%	\$2,944	\$2,298	\$7,809	265%		0.630
	2030 2031	2.9 2.6	0.4	\$4,111 \$3,592	\$3,209 \$2,804	\$12,223 \$12,035	297% 335%	\$2,478 \$2,072	\$1,934 \$1,617	\$7,368 \$6,942	297% 335%		0.603 0.577
	2032	2.2	0.3	\$3,118	\$2,434	\$10,638	341%	\$1,721	\$1,343	\$5,872	341%		0.552
	2033	1.9	0.3	\$2,693	\$2,102	\$10,214	379%	\$1,422	\$1,110	\$5,395	379%		0.528
	2034 2035	1.6 1.4	0.2	\$2,306 \$1,958	\$1,800 \$1,528	\$9,575 \$8,525	415% 435%	\$1,165 \$947	\$910 \$739	\$4,840 \$4,123	415% 435%		0.505 0.484
	2036	1.2	0.2	\$1,651	\$1,288	\$7,758	470%	\$764	\$596	\$3,591	470%		0.463
	2037	1.0	0.2	\$1,384	\$1,080	\$5,533	400%	\$613	\$479	\$2,451	400%		0.443
	2038 2039	0.8 0.7	0.1 0.1	\$1,155 \$954	\$901 \$744	\$4,939 \$4,134	428% 434%	\$489 \$387	\$382 \$302	\$2,093 \$1,677	428% 434%		0.424 0.406
	2040	0.6	0.1	\$782	\$610	\$3,586	459%	\$303	\$237	\$1,392	459%		0.388
	2041	0.5	0.1	\$635	\$496	\$3,095	487%	\$236	\$184	\$1,149	487%		0.371
	2042 2043	0.4	0.1	\$511 \$408	\$399 \$318	\$2,668 \$2,289	522% 561%	\$182 \$139	\$142 \$108	\$948 \$779	522% 561%		0.355 0.340
	2043	0.3	0.0	\$322	\$251	\$1,952	607%	\$105	\$82	\$635	607%		0.340
	2045	0.2	0.0	\$251	\$196	\$1,643	656%	\$78	\$61	\$512	656%		0.311
	2046	0.2	0.0	\$191	\$149	\$1,366	715%	\$57	\$44	\$407	715%		0.298
	2047 2048	0.1	0.0	\$142 \$104	\$111 \$81	\$1,052 \$791	741% 764%	\$40 \$28	\$32 \$22	\$300 \$216	741% 764%		0.285 0.273
	2049	0.1	0.0	\$74	\$57	\$566	770%	\$19	\$15	\$148	770%		0.261
	2050	0.0	0.0	\$51	\$40	\$382	750%	\$13	\$10	\$95	750%		0.250
	2051 2052	0.0	0.0	\$34 \$22	\$27 \$17	\$242 \$142	707% 641%	\$8 \$5	\$6 \$4	\$58 \$32	707% 641%		0.239 0.229
	2052	0.0	0.0	\$14	\$11	\$75	549%	\$3	\$2	\$16	549%		0.219
	2054	0.0	0.0	\$8	\$6	\$35	442%	\$2	\$1	\$7	442%		0.210
	2055	0.0	0.0	\$4	\$3	\$12	294%	\$1	\$1	\$2	294%		0.201
	2056 2057	0.0	0.0	\$2 \$1	\$2 \$1	\$6 \$1	285% 96%	\$0 \$0	\$0 \$0	\$1 \$0	285% 96%		0.192 0.184
	2058	0.0	0.0	\$0	\$0	\$0	174%	\$0	\$0	\$0	174%		0.176
	2059	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.168
	2060 2061	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.161 0.154
	2062	-	-	\$0	\$0	\$0 \$0	N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A		0.134
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064 2065	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.135 0.129
	2065	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.129
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$892,178	\$141,739	\$529,008	51%	\$1,595,044	\$187,891	\$642,995	36%		
	<u>Future</u>			\$120,413	\$93,985	\$270,638	126%	\$91,042	\$71,060	\$183,230	113%		
	Lifetime			\$1,012,591	\$235,724	\$799,646	64%	\$1,686,086	\$258,950	\$826,225	42%		

AF&L-Nationwide Medium Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH With Rate Increase

		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$652	\$0	\$0	0%	\$2,286	\$0	\$0	0%		3.506
	1991			\$3,256	\$0	\$0	0%	\$10,924	\$0	\$0	0%		3.355
	1992 1993			\$5,021 \$4,356	\$0 \$0	\$0 \$0	0% 0%	\$16,120 \$13,383	\$0 \$0	\$0 \$0	0% 0%		3.211 3.072
	1993			\$1,645	\$0 \$0	\$0 \$0	0%	\$4,836	\$0 \$0	\$0 \$0	0%		2.940
	1995			\$733	\$0	\$0	0%	\$2,063	\$0	\$0	0%		2.813
	1996			\$1,951	\$0	\$0	0%	\$5,252	\$0	\$0	0%		2.692
	1997 1998			\$0 \$3,984	\$0 \$0	\$0 \$0	N/A 0%	\$0 \$9,822	\$0 \$0	\$0 \$0	N/A 0%		2.576 2.465
	1999			\$22,602	\$0 \$0	\$0 \$0	0%	\$53,323	\$0 \$0	\$0 \$0	0%		2.359
	2000			\$44,804	\$0	\$1,133	3%	\$101,150	\$0	\$2,557	3%		2.258
	2001			\$65,454	\$0	\$0	0%	\$141,408	\$0	\$0	0%		2.160
	2002 2003			\$74,109 \$96,966	\$1,485 \$3,776	\$0 \$0	0% 0%	\$153,212 \$191,833	\$3,070 \$7,469	\$0 \$0	0% 0%		2.067 1.978
	2003			\$95,454	\$3,256	\$11,097	12%	\$180,710	\$6,165	\$21,009	12%		1.893
	2005			\$72,365	\$593	\$0	0%	\$131,098	\$1,074	\$0	0%		1.812
	2006			\$61,938	\$4,667	\$0	0%	\$107,377	\$8,091	\$0	0%		1.734
	2007 2008			\$52,206 \$46,071	\$5,175 \$9,006	\$0 \$0	0% 0%	\$86,609 \$73,138	\$8,585 \$14,297	\$0 \$0	0% 0%		1.659 1.588
	2009			\$34,197	\$7,773	\$0	0%	\$51,951	\$11,809	\$0	0%		1.519
	2010			\$31,854	\$7,439	\$0	0%	\$46,308	\$10,814	\$0	0%		1.454
	2011			\$30,931	\$7,566	\$148,303	479%	\$43,029	\$10,525	\$206,310	479%		1.391
	2012 2013			\$30,396 \$22,560	\$10,336 \$9,941	\$12,052 \$0	40% 0%	\$40,464 \$28,740	\$13,760 \$12,665	\$16,044 \$0	40% 0%		1.331 1.274
	2013			\$21,410	\$14,507	\$0	0%	\$26,100	\$17,685	\$0	0%		1.219
	2015			\$18,891	\$16,207	\$0	0%	\$22,038	\$18,906	\$0	0%		1.167
	2016			\$17,908	\$15,590	\$346,495	1935%	\$19,991	\$17,404	\$386,801	1935%		1.116
Historical	2017 2018			\$16,071 \$14,392	\$13,189 \$11,233	\$2,720 \$7,208	17% 50%	\$17,167 \$14,712	\$14,089 \$11,483	\$2,906 \$7,369	17% 50%		1.068 1.022
Projected	2019	10.0	1.0	\$13,325	\$15,145	\$15,676	118%	\$13,035	\$14,816	\$15,335	118%	20.0%	0.978
,	2020	9.0	1.0	\$12,146	\$13,806	\$15,616	129%	\$11,370	\$12,924	\$14,619	129%		0.936
	2021	8.2	0.9	\$11,066	\$12,577	\$15,924	144%	\$9,913	\$11,267	\$14,265	144%		0.896
	2022 2023	7.4 6.6	0.8 0.5	\$10,055 \$9,121	\$11,429 \$10,368	\$16,419 \$16,661	163% 183%	\$8,620 \$7,482	\$9,797 \$8,505	\$14,075 \$13,667	163% 183%		0.857 0.820
	2023	6.0	0.5	\$8,247	\$9,373	\$15,802	192%	\$6,473	\$7,358	\$12,404	192%		0.785
	2025	5.4	0.5	\$7,425	\$8,440	\$15,126	204%	\$5,578	\$6,340	\$11,363	204%		0.751
	2026	4.8	0.5	\$6,657	\$7,567	\$14,809	222%	\$4,785	\$5,439	\$10,645	222%		0.719
	2027 2028	4.3 3.8	0.5 0.4	\$5,939 \$5,282	\$6,751 \$6,004	\$13,486 \$13,247	227% 251%	\$4,085 \$3,477	\$4,644 \$3,952	\$9,277 \$8,720	227% 251%		0.688 0.658
	2029	3.3	0.4	\$4,674	\$5,312	\$12,397	265%	\$2,944	\$3,346	\$7,809	265%		0.630
	2030	2.9	0.4	\$4,111	\$4,673	\$12,223	297%	\$2,478	\$2,817	\$7,368	297%		0.603
	2031	2.6	0.3	\$3,592	\$4,083	\$12,035	335%	\$2,072	\$2,355	\$6,942	335%		0.577
	2032 2033	2.2 1.9	0.3	\$3,118 \$2,693	\$3,544 \$3,061	\$10,638 \$10,214	341% 379%	\$1,721 \$1,422	\$1,956 \$1,617	\$5,872 \$5,395	341% 379%		0.552 0.528
	2034	1.6	0.2	\$2,306	\$2,621	\$9,575	415%	\$1,165	\$1,325	\$4,840	415%		0.505
	2035	1.4	0.2	\$1,958	\$2,225	\$8,525	435%	\$947	\$1,076	\$4,123	435%		0.484
	2036	1.2	0.2	\$1,651	\$1,876	\$7,758	470%	\$764	\$868	\$3,591	470%		0.463
	2037 2038	1.0 0.8	0.2	\$1,384 \$1,155	\$1,573 \$1,312	\$5,533 \$4,939	400% 428%	\$613 \$489	\$697 \$556	\$2,451 \$2,093	400% 428%		0.443 0.424
	2039	0.7	0.1	\$954	\$1,084	\$4,134	434%	\$387	\$440	\$1,677	434%		0.406
	2040	0.6	0.1	\$782	\$889	\$3,586	459%	\$303	\$345	\$1,392	459%		0.388
	2041	0.5	0.1	\$635	\$722	\$3,095	487%	\$236	\$268	\$1,149	487%		0.371
	2042 2043	0.4	0.1	\$511 \$408	\$581 \$464	\$2,668 \$2,289	522% 561%	\$182 \$139	\$207 \$158	\$948 \$779	522% 561%		0.355 0.340
	2044	0.3	0.0	\$322	\$366	\$1,952	607%	\$105	\$119	\$635	607%		0.325
	2045	0.2	0.0	\$251	\$285	\$1,643	656%	\$78	\$89	\$512	656%		0.311
	2046	0.2	0.0	\$191	\$217	\$1,366	715%	\$57	\$65	\$407	715%		0.298
	2047 2048	0.1	0.0	\$142 \$104	\$161 \$118	\$1,052 \$791	741% 764%	\$40 \$28	\$46 \$32	\$300 \$216	741% 764%		0.285 0.273
	2049	0.1	0.0	\$74	\$84	\$566	770%	\$19	\$22	\$148	770%		0.261
	2050	0.0	0.0	\$51	\$58	\$382	750%	\$13	\$14	\$95	750%		0.250
	2051	0.0	0.0	\$34 \$22	\$39	\$242	707%	\$8	\$9	\$58 \$32	707%		0.239
	2052 2053	0.0	0.0	\$22 \$14	\$25 \$15	\$142 \$75	641% 549%	\$5 \$3	\$6 \$3	\$32 \$16	641% 549%		0.229 0.219
	2054	0.0	0.0	\$8	\$9	\$35	442%	\$2	\$2	\$7	442%		0.210
	2055	0.0	0.0	\$4	\$5	\$12	294%	\$1	\$1	\$2	294%		0.201
	2056 2057	0.0	0.0	\$2 \$1	\$2 \$1	\$6 \$1	285%	\$0 \$0	\$0 \$0	\$1 \$0	285% 96%		0.192
	2058	0.0	0.0	\$0	\$0	\$0	96% 174%	\$0	\$0	\$0 \$0	174%		0.184 0.176
	2059	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.168
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A		0.154
	2062 2063	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.147 0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066 2067	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.124
	2067	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.118
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	Past			\$892,178	\$141,739	\$529,008	51%	\$1,595,044	\$187,891	\$642,995	36%		
	<u>Future</u> Lifetime			\$120,413 \$1,012,591	\$136,864 \$278,603	\$270,638 \$799,646	105% 62%	\$91,042 \$1,686,086	\$103,480 \$291,371	\$183,230 \$826,225	94% 42%		
				Ģ1,012,J91	<i>\$210,003</i>	Ψ. >>,010	0270	\$1,000,000	4271,371	WV20,22J	72/0		

AF&L-Nationwide Lifetime Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

No Rate Increase

		Active	Disabled		,	Vithout Interest				With Interest			
	Calendar	Policies BOY	Policies BOY	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Premium	
	<u>Year</u> 1989	BUI	ВОТ	\$0	\$0	Claims \$0	Ratio N/A	\$0	\$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506
	1991 1992			\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		3.355 3.211
	1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.072
	1994			\$10,003	\$0	\$0	0%	\$29,409	\$0	\$0	0%		2.940
	1995 1996			\$39,639 \$30,740	\$0 \$0	\$0 \$0	0% 0%	\$111,522 \$82,761	\$0 \$0	\$0 \$0	0% 0%		2.813 2.692
	1997			\$29,194	\$0	\$0	0%	\$75,213	\$0	\$0	0%		2.576
	1998			\$51,761	\$0	\$276,100	533%	\$127,611	\$0	\$680,692	533%		2.465
	1999 2000			\$134,976 \$210,236	\$0 \$0	\$0 \$0	0% 0%	\$318,438 \$474,633	\$0 \$0	\$0 \$0	0% 0%		2.359 2.258
	2001			\$249,236	\$0	\$10,052	4%	\$538,451	\$0	\$21,715	4%		2.160
	2002			\$227,828	\$2,837	\$310,911	136%	\$471,004	\$5,866	\$642,769	136%		2.067
	2003 2004			\$209,705 \$198,222	\$6,510 \$6,256	\$114,071 \$6,309	54% 3%	\$414,869 \$375,265	\$12,879 \$11,844	\$225,671 \$11,944	54% 3%		1.978 1.893
	2005			\$145,676	\$2,591	\$353,368	243%	\$263,911	\$4,695	\$640,173	243%		1.812
	2006			\$127,900	\$9,327	\$44,582	35%	\$221,730	\$16,170	\$77,288	35%		1.734
	2007 2008			\$109,364 \$87,855	\$11,956 \$16,602	\$122,179 \$349,942	112% 398%	\$181,431 \$139,473	\$19,834 \$26,357	\$202,690 \$555,543	112% 398%		1.659 1.588
	2009			\$80,194	\$19,672	\$0	0%	\$121,828	\$29,885	\$0	0%		1.519
	2010			\$80,928	\$20,091	\$98,854	122%	\$117,649	\$29,207	\$143,708	122%		1.454
	2011 2012			\$76,076 \$55,704	\$18,471 \$18,926	\$12,042 \$4,366	16% 8%	\$105,833 \$74,156	\$25,696 \$25,195	\$16,752 \$5,812	16% 8%		1.391 1.331
	2013			\$62,957	\$25,521	\$412,291	655%	\$80,201	\$32,512	\$525,222	655%		1.274
	2014			\$57,985	\$30,942	\$471,747	814%	\$70,687	\$37,720	\$575,086	814%		1.219
	2015 2016			\$42,546 \$29,503	\$29,912 \$22,954	\$192,806 \$0	453% 0%	\$49,633 \$32,935	\$34,894 \$25,624	\$224,920 \$0	453% 0%		1.167 1.116
	2017			\$26,869	\$21,023	\$190,467	709%	\$28,703	\$22,457	\$203,468	709%		1.068
Historical	2018	12.0	4.0	\$20,938	\$16,411	\$226,328	1081%	\$21,404	\$16,776	\$231,365	1081%	0.00/	1.022
Projected	2019 2020	13.0 11.4	4.0 3.1	\$18,043 \$15,862	\$14,142 \$12,432	\$29,850 \$27,007	165% 170%	\$17,651 \$14,849	\$13,834 \$11,638	\$29,200 \$25,281	165% 170%	0.0%	0.978 0.936
	2021	10.1	2.2	\$13,979	\$10,956	\$25,967	186%	\$12,522	\$9,814	\$23,261	186%		0.896
	2022	8.9	1.9	\$12,303	\$9,643	\$24,144	196%	\$10,546	\$8,266	\$20,697	196%		0.857
	2023 2024	7.9 7.0	1.5 1.3	\$10,835 \$9,530	\$8,492 \$7,469	\$21,757 \$21,034	201% 221%	\$8,888 \$7,481	\$6,966 \$5,863	\$17,848 \$16,512	201% 221%		0.820 0.785
	2025	6.1	1.2	\$8,362	\$6,554	\$16,761	200%	\$6,281	\$4,923	\$12,591	200%		0.751
	2026	5.4	1.0	\$7,334	\$5,749	\$15,667	214%	\$5,272	\$4,132	\$11,262	214%		0.719
	2027 2028	4.8 4.2	0.9 0.7	\$6,411 \$5,583	\$5,025 \$4,376	\$15,126 \$13,920	236% 249%	\$4,410 \$3,675	\$3,457 \$2,880	\$10,405 \$9,163	236% 249%		0.688 0.658
	2029	3.7	0.6	\$4,845	\$3,797	\$13,323	275%	\$3,052	\$2,392	\$8,393	275%		0.630
	2030	3.2	0.5	\$4,188	\$3,282	\$12,082	288%	\$2,524	\$1,979	\$7,283	288%		0.603
	2031 2032	2.8 2.4	0.5 0.4	\$3,605 \$3,083	\$2,826 \$2,416	\$10,913 \$10,384	303% 337%	\$2,080 \$1,702	\$1,630 \$1,334	\$6,295 \$5,732	303% 337%		0.577 0.552
	2033	2.1	0.3	\$2,622	\$2,055	\$9,636	367%	\$1,385	\$1,086	\$5,090	367%		0.528
	2034	1.8	0.3	\$2,220	\$1,740	\$8,954	403% 394%	\$1,122	\$879	\$4,526	403%		0.505
	2035 2036	1.5 1.3	0.2	\$1,871 \$1,578	\$1,466 \$1,237	\$7,377 \$6,985	443%	\$905 \$730	\$709 \$572	\$3,568 \$3,233	394% 443%		0.484 0.463
	2037	1.1	0.2	\$1,328	\$1,041	\$6,670	502%	\$588	\$461	\$2,955	502%		0.443
	2038	1.0	0.1	\$1,118	\$876	\$6,003	537%	\$474	\$371	\$2,545	537%		0.424
	2039 2040	0.8 0.7	0.1 0.1	\$942 \$793	\$738 \$621	\$5,770 \$5,603	613% 707%	\$382 \$308	\$299 \$241	\$2,341 \$2,175	613% 707%		0.406 0.388
	2041	0.6	0.1	\$667	\$523	\$5,574	836%	\$248	\$194	\$2,070	836%		0.371
	2042 2043	0.5 0.4	0.1 0.1	\$562 \$474	\$441 \$372	\$5,568 \$4,930	991% 1039%	\$200 \$161	\$157 \$126	\$1,979 \$1,677	991% 1039%		0.355 0.340
	2043	0.4	0.1	\$400	\$313	\$4,880	1220%	\$130	\$102	\$1,588	1220%		0.340
	2045	0.3	0.1	\$336	\$263	\$4,755	1417%	\$105	\$82	\$1,481	1417%		0.311
	2046 2047	0.3	0.1	\$281 \$236	\$221 \$185	\$4,478 \$4,197	1591% 1776%	\$84 \$67	\$66 \$53	\$1,335 \$1,197	1591% 1776%		0.298 0.285
	2047	0.2	0.0	\$197	\$155	\$3,141	1591%	\$54	\$42	\$857	1591%		0.283
	2049	0.2	0.0	\$164	\$129	\$2,890	1759%	\$43	\$34	\$755	1759%		0.261
	2050	0.1	0.0	\$136 \$112	\$107	\$2,643 \$2,392	1943%	\$34 \$27	\$27 \$21	\$661 \$572	1943%		0.250 0.239
	2051 2052	0.1 0.1	0.0	\$91	\$88 \$71	\$2,392 \$2,142	2142% 2356%	\$27 \$21	\$21 \$16	\$572 \$490	2142% 2356%		0.239
	2053	0.1	0.0	\$73	\$58	\$1,917	2609%	\$16	\$13	\$420	2609%		0.219
	2054 2055	0.1	0.0	\$59 \$47	\$46 \$36	\$1,694 \$1,477	2881% 3174%	\$12 \$9	\$10 \$7	\$355 \$296	2881% 3174%		0.210 0.201
	2056	0.0	0.0	\$36	\$29	\$1,272	3487%	\$7	\$5	\$244	3487%		0.192
	2057	0.0	0.0	\$28	\$22	\$1,077	3888%	\$5	\$4	\$198	3888%		0.184
	2058 2059	0.0	0.0	\$20 \$14	\$16 \$11	\$809 \$590	4029% 4139%	\$4 \$2	\$3 \$2	\$142 \$99	4029% 4139%		0.176 0.168
	2060	0.0	0.0	\$10	\$8	\$414	4197%	\$2	\$1	\$67	4197%		0.161
	2061	0.0	0.0	\$7	\$5	\$270	4080%	\$1	\$1	\$42	4080%		0.154
	2062 2063	0.0	0.0	\$4 \$3	\$3 \$2	\$163 \$90	3807% 3373%	\$1 \$0	\$0 \$0	\$24 \$13	3807% 3373%		0.147 0.141
	2064	0.0	0.0	\$2	\$1	\$43	2744%	\$0	\$0	\$6	2744%		0.135
	2065	0.0	0.0	\$1	\$1	\$17	1896%	\$0	\$0	\$2	1896%		0.129
	2066 2067	0.0	0.0	\$0 \$0	\$0 \$0	\$3 \$2	775% 836%	\$0 \$0	\$0 \$0	\$0 \$0	775% 836%		0.124 0.118
	2068	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.113
	Past			\$2,396,037	\$280,003	\$3,196,415	119%	\$4,528,750	\$377,611	\$4,984,819	102%		
	Future			\$2,396,037 \$140,395	\$280,003 \$110,039	\$3,196,415 \$372,360	149%	\$4,528,750 \$108,060	\$377,611 \$84,695	\$4,984,819 \$246,922	102% 128%		
	Lifetime			\$2,536,432	\$390,042	\$3,568,775	122%	\$4,636,809	\$462,306	\$5,231,741	103%		

AF&L-Nationwide Lifetime Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH

With Rate Increase

		Active	Disabled		,	Without Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506
	1991 1992			\$0 \$0	\$0 \$0	\$0 \$0	N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A		3.355 3.211
	1992			\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		3.072
	1994			\$10,003	\$0	\$0	0%	\$29,409	\$0	\$0	0%		2.940
	1995			\$39,639	\$0	\$0	0%	\$111,522	\$0	\$0	0%		2.813
	1996 1997			\$30,740 \$29,194	\$0 \$0	\$0 \$0	0% 0%	\$82,761 \$75,213	\$0 \$0	\$0 \$0	0% 0%		2.692 2.576
	1998			\$51,761	\$0	\$276,100	533%	\$127,611	\$0	\$680,692	533%		2.465
	1999			\$134,976	\$0	\$0	0%	\$318,438	\$0	\$0	0%		2.359
	2000 2001			\$210,236 \$249,236	\$0 \$0	\$0 \$10,052	0% 4%	\$474,633 \$538,451	\$0 \$0	\$0 \$21,715	0% 4%		2.258 2.160
	2002			\$227,828	\$2,837	\$310,911	136%	\$471,004	\$5,866	\$642,769	136%		2.067
	2003			\$209,705	\$6,510	\$114,071	54%	\$414,869	\$12,879	\$225,671	54%		1.978
	2004 2005			\$198,222	\$6,256	\$6,309 \$353,368	3% 243%	\$375,265	\$11,844	\$11,944 \$640,173	3% 243%		1.893 1.812
	2005			\$145,676 \$127,900	\$2,591 \$9,327	\$333,368 \$44,582	35%	\$263,911 \$221,730	\$4,695 \$16,170	\$77,288	35%		1.734
	2007			\$109,364	\$11,956	\$122,179	112%	\$181,431	\$19,834	\$202,690	112%		1.659
	2008			\$87,855	\$16,602	\$349,942	398%	\$139,473	\$26,357	\$555,543	398%		1.588
	2009 2010			\$80,194 \$80,928	\$19,672 \$20,091	\$0 \$98,854	0% 122%	\$121,828 \$117,649	\$29,885 \$29,207	\$0 \$143,708	0% 122%		1.519 1.454
	2010			\$76,076	\$18,471	\$12,042	16%	\$105,833	\$25,696	\$16,752	16%		1.391
	2012			\$55,704	\$18,926	\$4,366	8%	\$74,156	\$25,195	\$5,812	8%		1.331
	2013			\$62,957	\$25,521	\$412,291	655%	\$80,201	\$32,512	\$525,222	655%		1.274
	2014 2015			\$57,985 \$42,546	\$30,942 \$29,912	\$471,747 \$192,806	814% 453%	\$70,687 \$49,633	\$37,720 \$34,894	\$575,086 \$224,920	814% 453%		1.219 1.167
	2015			\$29,503	\$22,954	\$192,800	0%	\$32,935	\$25,624	\$224,920	0%		1.116
	2017			\$26,869	\$21,023	\$190,467	709%	\$28,703	\$22,457	\$203,468	709%		1.068
Historical	2018	12.0	4.0	\$20,938	\$16,411	\$226,328	1081%	\$21,404	\$16,776	\$231,365	1081%	20.00/	1.022
Projected	2019 2020	13.0 11.4	4.0 3.1	\$18,043 \$15,862	\$20,579 \$18,091	\$29,850 \$27,007	165% 170%	\$17,651 \$14,849	\$20,131 \$16,936	\$29,200 \$25,281	165% 170%	20.0%	0.978 0.936
	2021	10.1	2.2	\$13,979	\$15,943	\$25,967	186%	\$12,522	\$14,282	\$23,261	186%		0.896
	2022	8.9	1.9	\$12,303	\$14,032	\$24,144	196%	\$10,546	\$12,029	\$20,697	196%		0.857
	2023	7.9	1.5	\$10,835	\$12,357	\$21,757	201%	\$8,888	\$10,137	\$17,848	201%		0.820
	2024 2025	7.0 6.1	1.3 1.2	\$9,530 \$8,362	\$10,869 \$9,537	\$21,034 \$16,761	221% 200%	\$7,481 \$6,281	\$8,532 \$7,164	\$16,512 \$12,591	221% 200%		0.785 0.751
	2026	5.4	1.0	\$7,334	\$8,365	\$15,667	214%	\$5,272	\$6,013	\$11,262	214%		0.719
	2027	4.8	0.9	\$6,411	\$7,312	\$15,126	236%	\$4,410	\$5,030	\$10,405	236%		0.688
	2028 2029	4.2 3.7	0.7 0.6	\$5,583 \$4,845	\$6,368 \$5,526	\$13,920 \$13,323	249% 275%	\$3,675 \$3,052	\$4,192 \$3,481	\$9,163 \$8,393	249% 275%		0.658
	2029	3.2	0.5	\$4,188	\$4,776	\$13,323 \$12,082	288%	\$2,524	\$2,879	\$7,283	288%		0.603
	2031	2.8	0.5	\$3,605	\$4,112	\$10,913	303%	\$2,080	\$2,372	\$6,295	303%		0.577
	2032	2.4	0.4	\$3,083	\$3,516	\$10,384	337%	\$1,702	\$1,941	\$5,732	337%		0.552
	2033 2034	2.1 1.8	0.3	\$2,622 \$2,220	\$2,991 \$2,532	\$9,636 \$8,954	367% 403%	\$1,385 \$1,122	\$1,580 \$1,280	\$5,090 \$4,526	367% 403%		0.528 0.505
	2035	1.5	0.3	\$1,871	\$2,134	\$7,377	394%	\$905	\$1,032	\$3,568	394%		0.484
	2036	1.3	0.2	\$1,578	\$1,799	\$6,985	443%	\$730	\$833	\$3,233	443%		0.463
	2037	1.1	0.2	\$1,328	\$1,515	\$6,670	502%	\$588	\$671	\$2,955	502%		0.443
	2038 2039	1.0 0.8	0.1	\$1,118 \$942	\$1,275 \$1,074	\$6,003 \$5,770	537% 613%	\$474 \$382	\$540 \$436	\$2,545 \$2,341	537% 613%		0.424 0.406
	2040	0.7	0.1	\$793	\$904	\$5,603	707%	\$308	\$351	\$2,175	707%		0.388
	2041	0.6	0.1	\$667	\$761	\$5,574	836%	\$248	\$283	\$2,070	836%		0.371
	2042 2043	0.5 0.4	0.1	\$562 \$474	\$641 \$541	\$5,568 \$4,930	991% 1039%	\$200 \$161	\$228 \$184	\$1,979 \$1,677	991% 1039%		0.355 0.340
	2043	0.4	0.1	\$400	\$456	\$4,880	1220%	\$130	\$148	\$1,677 \$1,588	1220%		0.340
	2045	0.3	0.1	\$336	\$383	\$4,755	1417%	\$105	\$119	\$1,481	1417%		0.311
	2046	0.3	0.1	\$281	\$321	\$4,478	1591%	\$84	\$96	\$1,335	1591%		0.298
	2047 2048	0.2	0.0	\$236 \$197	\$269 \$225	\$4,197 \$3,141	1776% 1591%	\$67 \$54	\$77 \$61	\$1,197 \$857	1776% 1591%		0.285 0.273
	2049	0.2	0.0	\$164	\$187	\$2,890	1759%	\$43	\$49	\$755	1759%		0.261
	2050	0.1	0.0	\$136	\$155	\$2,643	1943%	\$34	\$39	\$661	1943%		0.250
	2051	0.1	0.0	\$112	\$127	\$2,392	2142%	\$27	\$30	\$572	2142%		0.239
	2052 2053	0.1	0.0	\$91 \$73	\$104 \$84	\$2,142 \$1,917	2356% 2609%	\$21 \$16	\$24 \$18	\$490 \$420	2356% 2609%		0.229 0.219
	2054	0.1	0.0	\$59	\$67	\$1,694	2881%	\$12	\$14	\$355	2881%		0.210
	2055	0.0	0.0	\$47	\$53	\$1,477	3174%	\$9	\$11	\$296	3174%		0.201
	2056	0.0	0.0	\$36	\$42	\$1,272	3487%	\$7	\$8	\$244	3487%		0.192
	2057 2058	0.0	0.0	\$28 \$20	\$32 \$23	\$1,077 \$809	3888% 4029%	\$5 \$4	\$6 \$4	\$198 \$142	3888% 4029%		0.184 0.176
	2059	0.0	0.0	\$14	\$16	\$590	4139%	\$2	\$3	\$99	4139%		0.168
	2060	0.0	0.0	\$10	\$11	\$414	4197%	\$2	\$2	\$67	4197%		0.161
	2061	0.0	0.0	\$7 \$4	\$8 \$5	\$270 \$163	4080%	\$1 \$1	\$1 \$1	\$42 \$24	4080%		0.154 0.147
	2062 2063	0.0	0.0	\$4 \$3	\$5 \$3	\$163 \$90	3807% 3373%	\$1 \$0	\$1 \$0	\$24 \$13	3807% 3373%		0.147
	2064	0.0	0.0	\$2	\$2	\$43	2744%	\$0	\$0	\$6	2744%		0.135
	2065	0.0	0.0	\$1	\$1	\$17	1896%	\$0	\$0	\$2	1896%		0.129
	2066	0.0	0.0	\$0	\$1	\$3 \$2	775%	\$0	\$0	\$0 \$0	775%		0.124
	2067 2068	0.0	0.0	\$0 \$0	\$0 \$0	\$2 \$0	836% 0%	\$0 \$0	\$0 \$0	\$0 \$0	836% 0%		0.118 0.113
													-
	Past Future			\$2,396,037 \$140,395	\$280,003 \$160,126	\$3,196,415 \$372,360	119% <u>124%</u>	\$4,528,750 \$108,060	\$377,611 <u>\$123,246</u>	\$4,984,819 <u>\$246,922</u>	102% 107%		
	Lifetime			\$2,536,432	\$440,129	\$3,568,775	120%	\$4,636,809	\$500,857	\$5,231,741	102%		

AF&L-Nationwide
All Benefits
Policy Forms: HHC ORIG, HHC3, HHC4, HHC4FL, TQNH
No Rate Increase

		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	Discount
	Year	BOY	BOY	Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio	Increase	Factor
	1989			\$37,752	\$0	\$2,926	8%	\$138,314	\$0	\$10,719	8%		3.664
	1990			\$78,850	\$0	\$7,487	9%	\$276,449	\$0	\$26,248	9%		3.506
	1991 1992			\$306,895 \$481,893	\$0 \$0	\$15,432 \$98,013	5% 20%	\$1,029,647 \$1,547,151	\$0 \$0	\$51,776 \$314,676	5% 20%		3.355 3.211
	1993			\$414,126	\$0	\$140,397	34%	\$1,272,324	\$0	\$431,343	34%		3.072
	1994			\$311,413	\$0	\$53,511	17%	\$915,559	\$0	\$157,322	17%		2.940
	1995			\$419,058	\$0	\$19,230	5%	\$1,178,981	\$0	\$54,102	5%		2.813
	1996			\$529,265	\$0	\$1,290	0%	\$1,424,918	\$0	\$3,473	0%		2.692
	1997			\$630,834	\$0	\$20,660	3%	\$1,625,232	\$0	\$53,226	3%		2.576
	1998			\$1,876,181	\$0	\$859,148	46%	\$4,625,499	\$0	\$2,118,126	46%		2.465
	1999			\$5,609,824	\$0	\$2,366,607	42%	\$13,234,786	\$0	\$5,583,336	42%		2.359
	2000			\$9,417,335	\$0	\$5,131,198	54%	\$21,260,790	\$0	\$11,584,310	54%		2.258
	2001			\$12,473,893	-\$2,061	\$6,814,594	55%	\$26,948,656	-\$4,454	\$14,722,280	55%		2.160
	2002			\$12,512,199	\$894,060	\$9,146,436	68%	\$25,867,379	\$1,848,355	\$18,909,093	68%		2.067
	2003			\$12,206,757	\$1,261,162	\$8,698,628	65%	\$24,149,204	\$2,495,016	\$17,208,905	65%		1.978
	2004			\$11,296,587	\$1,385,737 \$1,242,888	\$10,450,603 \$8,254,897	82%	\$21,386,192 \$17,454,747	\$2,623,416	\$19,784,613	82%		1.893
	2005 2006			\$9,634,821 \$7,876,127	\$1,549,823	\$7,579,970	76% 80%	\$13,654,203	\$2,251,655 \$2,686,803	\$14,954,833 \$13,140,779	76% 80%		1.812 1.734
	2007			\$6,509,187	\$1,626,345	\$6,720,055	83%	\$10,798,517	\$2,698,050	\$11,148,338	83%		1.659
	2008			\$5,462,628	\$1,885,382	\$6,467,026	88%	\$8,672,068	\$2,993,094	\$10,266,576	88%		1.588
	2009			\$4,653,516	\$1,713,060	\$6,656,413	105%	\$7,069,455	\$2,602,419	\$10,112,186	105%		1.519
	2010			\$3,880,680	\$1,453,209	\$9,604,635	180%	\$5,641,523	\$2,112,596	\$13,962,697	180%		1.454
	2011			\$3,244,165	\$1,189,776	\$7,807,595	176%	\$4,513,102	\$1,655,150	\$10,861,491	176%		1.391
	2012			\$2,725,364	\$1,051,502	\$6,787,490	180%	\$3,628,110	\$1,399,800	\$9,035,768	180%		1.331
	2013			\$2,270,815	\$929,082	\$5,094,943	159%	\$2,892,819	\$1,183,569	\$6,490,512	159%		1.274
	2014			\$1,877,148	\$982,527	\$4,566,362	160%	\$2,288,347	\$1,197,754	\$5,566,647	160%		1.219
	2015			\$1,556,015	\$990,204	\$4,642,901	182%	\$1,815,184	\$1,155,133	\$5,416,222	182%		1.167
	2016			\$1,276,790	\$817,673	\$3,164,254	151%	\$1,425,313	\$912,789	\$3,532,336	151%		1.116
TT: 4 : 1	2017			\$1,061,726	\$668,819	\$3,280,438	190%	\$1,134,193	\$714,468	\$3,504,341	190%		1.068
Historical Projected	2018 2019	1,027.0	164.0	\$899,181 \$732,447	\$561,672 \$458,496	\$3,114,434 \$1,701,079	213% 143%	\$919,190 \$716,503	\$574,171 \$448,515	\$3,183,738 \$1,664,050	213% 143%	0.0%	0.978
Projected	2019	892.3	130.1	\$629,901	\$394,837	\$1,701,079	143%	\$589,655	\$369,610	\$1,415,568	148%	0.0%	0.978
	2020	777.7	91.4	\$542,456	\$340,483	\$1,346,313	152%	\$485,930	\$305,004	\$1,206,023	152%		0.896
	2022	676.4	74.9	\$466,362	\$293,115	\$1,202,195	158%	\$399,775	\$251,265	\$1,030,547	158%		0.857
	2023	587.6	62.1	\$400,339	\$251,965	\$1,072,145	164%	\$328,401	\$206,689	\$879,489	164%		0.820
	2024	509.0	52.9	\$342,344	\$215,779	\$939,598	168%	\$268,734	\$169,383	\$737,569	168%		0.785
	2025	438.5	45.1	\$291,195	\$183,839	\$816,426	172%	\$218,740	\$138,096	\$613,283	172%		0.751
	2026	375.6	38.3	\$246,226	\$155,732	\$707,070	176%	\$176,995	\$111,945	\$508,265	176%		0.719
	2027	319.7	32.8	\$206,888	\$131,114	\$607,918	180%	\$142,314	\$90,190	\$418,174	180%		0.688
	2028	270.3	27.9	\$172,714	\$109,697	\$525,047	186%	\$113,690	\$72,209	\$345,616	186%		0.658
	2029	226.9	23.7	\$143,156	\$91,141	\$440,751	188%	\$90,175	\$57,411	\$277,634	188%		0.630
	2030	189.1	20.1	\$117,767	\$75,173	\$375,926	195%	\$70,988	\$45,313	\$226,603	195%		0.603
	2031	156.2	16.9	\$96,106	\$61,522	\$319,264	203%	\$55,437	\$35,488	\$184,161	203%		0.577
	2032	128.0	14.1	\$77,797	\$49,956	\$269,379	211%	\$42,943	\$27,575	\$148,694	211%		0.552
	2033	103.9	11.7	\$62,471	\$40,249	\$226,955	221%	\$32,998	\$21,260	\$119,882	221%		0.528
	2034	83.7	9.6	\$49,744	\$32,167	\$188,285	230%	\$25,144	\$16,259	\$95,173	230%		0.505
	2035	66.8	7.9	\$39,291 \$30,804	\$25,508 \$20,085	\$154,021	238%	\$19,005 \$14,259	\$12,339 \$9,297	\$74,501	238%		0.484
	2036 2037	52.8 41.4	6.5 5.2	\$23,980	\$15,710	\$126,666 \$101,546	249% 256%	\$10,622	\$6,959	\$58,630 \$44,979	249% 256%		0.463 0.443
	2037	32.2	4.2	\$18,552	\$12,216	\$82,236	267%	\$7,863	\$5,178	\$34,857	267%		0.443
	2039	24.9	3.3	\$14,267	\$9,448	\$66,154	279%	\$5,787	\$3,832	\$26,833	279%		0.406
	2040	19.1	2.6	\$10,927	\$7,280	\$52,795	290%	\$4,241	\$2,826	\$20,493	290%		0.388
	2041	14.6	2.0	\$8,350	\$5,600	\$42,454	304%	\$3,101	\$2,080	\$15,769	304%		0.371
	2042	11.1	1.6	\$6,380	\$4,308	\$34,287	321%	\$2,268	\$1,531	\$12,187	321%		0.355
	2043	8.4	1.2	\$4,882	\$3,320	\$27,708	338%	\$1,660	\$1,129	\$9,425	338%		0.340
	2044	6.4	0.9	\$3,742	\$2,563	\$22,951	364%	\$1,218	\$834	\$7,470	364%		0.325
	2045	4.8	0.7	\$2,880	\$1,986	\$18,690	384%	\$897	\$619	\$5,821	384%		0.311
	2046	3.7	0.6	\$2,229	\$1,547	\$15,781	418%	\$664	\$461	\$4,704	418%		0.298
	2047	2.8	0.4	\$1,734	\$1,211	\$13,355	454%	\$495	\$345	\$3,809	454%		0.285
	2048	2.2	0.4	\$1,356	\$952	\$10,590	459%	\$370	\$260	\$2,890	459%		0.273
	2049 2050	1.7 1.3	0.3	\$1,065 \$840	\$752 \$595	\$8,685 \$6,935	478% 483%	\$278 \$210	\$196 \$149	\$2,268 \$1,733	478% 483%		0.261 0.250
	2050	1.0	0.2	\$663	\$472	\$5,830	514%	\$159	\$113	\$1,394	514%		0.239
	2051	0.8	0.2	\$522	\$472 \$373	\$3,830 \$4,870	544%	\$139 \$120	\$85	\$1,394	544%		0.239
	2053	0.6	0.1	\$410	\$294	\$4,062	577%	\$90	\$64	\$890	577%		0.219
	2054	0.5	0.1	\$320	\$230	\$3,376	613%	\$67	\$48	\$707	613%		0.210
	2055	0.4	0.1	\$248	\$179	\$2,780	651%	\$50	\$36	\$558	651%		0.201
	2056	0.3	0.1	\$191	\$138	\$2,286	695%	\$37	\$27	\$439	695%		0.192
	2057	0.2	0.1	\$145	\$105	\$1,857	743%	\$27	\$19	\$341	743%		0.184
	2058	0.2	0.0	\$108	\$79	\$1,406	755%	\$19	\$14	\$247	755%		0.176
	2059	0.1	0.0	\$78	\$57	\$1,029	760%	\$13	\$10	\$173	760%		0.168
	2060	0.1	0.0	\$55	\$40	\$717	750%	\$9	\$7	\$115	750%		0.161
	2061	0.1	0.0	\$38	\$28	\$473	717%	\$6	\$4	\$73	717%		0.154
	2062	0.0	0.0	\$26	\$19	\$294	665%	\$4	\$3	\$43	665%		0.147
	2063	0.0	0.0	\$17	\$12	\$170	588%	\$2	\$2	\$24	588%		0.141
	2064	0.0	0.0	\$10	\$8	\$90 \$41	494%	\$1	\$1	\$12 \$5	494%		0.135
	2065 2066	0.0	0.0	\$6 \$4	\$5 \$3	\$41 \$14	374% 232%	\$1 \$0	\$1 \$0	\$5 \$2	374% 232%		0.129 0.124
	2066	0.0	0.0	\$4 \$2	\$3 \$1	\$14 \$5	232% 165%	\$0 \$0	\$0 \$0	\$2 \$1	232% 165%		0.124
	2068	0.0	0.0	\$1	\$1 \$1	\$1	60%	\$0	\$0 \$0	\$0	60%		0.113
	2000	0.0	0.0	31	31	Ψ1	00.0	30	30	40	0073		
	Past			\$121,531,027	\$20,200,858	\$127,567,571	90%	\$228,787,851	\$31,099,784	\$212,190,015	82%		
	Future			\$4,752,034	\$3,000,392	\$13,064,694	169%	\$3,831,966	\$2,414,682	\$10,203,239	<u>163%</u>		
	Lifetime			\$126,283,060	\$23,201,251	\$140,632,265	94%	\$232,619,817	\$33,514,466	\$222,393,254	84%		

		Active	Disabled		,	Without Interest				With Interest			
	Calendar Year	Policies BOY	Policies BOY	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Premium Increase	Discount Factor
	1989	ВОТ	ВОТ	\$37,752	\$0	\$2,926	8%	\$138,314	\$0	\$10,719	8%	merease	3.664
	1990			\$78,850	\$0	\$7,487	9%	\$276,449	\$0	\$26,248	9%		3.506
	1991 1992			\$306,895 \$481,893	\$0 \$0	\$15,432 \$98,013	5% 20%	\$1,029,647 \$1,547,151	\$0 \$0	\$51,776 \$314,676	5% 20%		3.355 3.211
	1993			\$414,126	\$0	\$140,397	34%	\$1,272,324	\$0	\$431,343	34%		3.072
	1994			\$311,413	\$0	\$53,511	17%	\$915,559	\$0	\$157,322	17%		2.940
	1995 1996			\$419,058 \$529,265	\$0 \$0	\$19,230 \$1,290	5% 0%	\$1,178,981 \$1,424,918	\$0 \$0	\$54,102 \$3,473	5% 0%		2.813 2.692
	1997			\$630,834	\$0 \$0	\$20,660	3%	\$1,625,232	\$0 \$0	\$53,226	3%		2.576
	1998			\$1,876,181	\$0	\$859,148	46%	\$4,625,499	\$0	\$2,118,126	46%		2.465
	1999			\$5,609,824	\$0	\$2,366,607	42%	\$13,234,786	\$0	\$5,583,336	42%		2.359
	2000 2001			\$9,417,335 \$12,473,893	\$0 -\$2,061	\$5,131,198 \$6,814,594	54% 55%	\$21,260,790 \$26,948,656	\$0 -\$4,454	\$11,584,310 \$14,722,280	54% 55%		2.258 2.160
	2002			\$12,512,199	\$894,060	\$9,146,436	73%	\$25,867,379	\$1,848,355	\$18,909,093	68%		2.067
	2003			\$12,206,757	\$1,261,162	\$8,698,628	71%	\$24,149,204	\$2,495,016	\$17,208,905	65%		1.978
	2004 2005			\$11,296,587 \$9,634,821	\$1,385,737 \$1,242,888	\$10,450,603 \$8,254,897	93% 86%	\$21,386,192 \$17,454,747	\$2,623,416 \$2,251,655	\$19,784,613 \$14,954,833	82% 76%		1.893 1.812
	2006			\$7,876,127	\$1,549,823	\$7,579,970	96%	\$13,654,203	\$2,686,803	\$13,140,779	80%		1.734
	2007			\$6,509,187	\$1,626,345	\$6,720,055	103%	\$10,798,517	\$2,698,050	\$11,148,338	83%		1.659
	2008			\$5,462,628	\$1,885,382	\$6,467,026	118%	\$8,672,068	\$2,993,094	\$10,266,576	88%		1.588
	2009 2010			\$4,653,516 \$3,880,680	\$1,713,060 \$1,453,209	\$6,656,413 \$9,604,635	143% 247%	\$7,069,455 \$5,641,523	\$2,602,419 \$2,112,596	\$10,112,186 \$13,962,697	105% 180%		1.519 1.454
	2011			\$3,244,165	\$1,189,776	\$7,807,595	241%	\$4,513,102	\$1,655,150	\$10,861,491	176%		1.391
	2012			\$2,725,364	\$1,051,502	\$6,787,490	249%	\$3,628,110	\$1,399,800	\$9,035,768	180%		1.331
	2013 2014			\$2,270,815 \$1,877,148	\$929,082 \$982,527	\$5,094,943 \$4,566,362	224% 243%	\$2,892,819 \$2,288,347	\$1,183,569 \$1,197,754	\$6,490,512 \$5,566,647	159% 160%		1.274 1.219
	2014			\$1,556,015	\$990,204	\$4,642,901	298%	\$1,815,184	\$1,155,133	\$5,416,222	182%		1.167
	2016			\$1,276,790	\$817,673	\$3,164,254	248%	\$1,425,313	\$912,789	\$3,532,336	151%		1.116
	2017			\$1,061,726	\$668,819	\$3,280,438	309%	\$1,134,193	\$714,468	\$3,504,341	190%		1.068
Historical Projected	2018 2019	1,027.0	164.0	\$899,181 \$732,447	\$561,672 \$635,976	\$3,114,434 \$1,701,079	346% 232%	\$919,190 \$716,503	\$574,171 \$622,132	\$3,183,738 \$1,664,050	213% 124%	14.9%	0.978
Fiojected	2019	892.3	130.1	\$629,901	\$548,148	\$1,512,186	240%	\$589,655	\$513,125	\$1,415,568	124%	14.970	0.936
	2021	777.7	91.4	\$542,456	\$473,002	\$1,346,313	248%	\$485,930	\$423,713	\$1,206,023	133%		0.896
	2022	676.4	74.9	\$466,362	\$407,466	\$1,202,195	258%	\$399,775	\$349,289	\$1,030,547	138%		0.857
	2023 2024	587.6 509.0	62.1 52.9	\$400,339 \$342,344	\$350,495 \$300,370	\$1,072,145 \$939,598	268% 274%	\$328,401 \$268,734	\$287,514 \$235,786	\$879,489 \$737,569	143% 146%		0.820 0.785
	2025	438.5	45.1	\$291,195	\$256,104	\$816,426	280%	\$218,740	\$192,380	\$613,283	149%		0.751
	2026	375.6	38.3	\$246,226	\$217,127	\$707,070	287%	\$176,995	\$156,078	\$508,265	153%		0.719
	2027	319.7	32.8	\$206,888	\$182,964	\$607,918	294%	\$142,314	\$125,857	\$418,174	156%		0.688
	2028 2029	270.3 226.9	27.9 23.7	\$172,714 \$143,156	\$153,222 \$127,428	\$525,047 \$440,751	304% 308%	\$113,690 \$90,175	\$100,859 \$80,269	\$345,616 \$277,634	161% 163%		0.658 0.630
	2030	189.1	20.1	\$117,767	\$105,214	\$375,926	319%	\$70,988	\$63,422	\$226,603	169%		0.603
	2031	156.2	16.9	\$96,106	\$86,205	\$319,264	332%	\$55,437	\$49,725	\$184,161	175%		0.577
	2032 2033	128.0 103.9	14.1 11.7	\$77,797 \$62,471	\$70,081 \$56,537	\$269,379 \$226,955	346% 363%	\$42,943 \$32,998	\$38,684 \$29,864	\$148,694 \$119,882	182% 191%		0.552 0.528
	2033	83.7	9.6	\$49,744	\$45,246	\$188,285	379%	\$25,144	\$22,870	\$95,173	198%		0.528
	2035	66.8	7.9	\$39,291	\$35,933	\$154,021	392%	\$19,005	\$17,381	\$74,501	205%		0.484
	2036	52.8	6.5	\$30,804	\$28,338	\$126,666	411%	\$14,259	\$13,117	\$58,630	214%		0.463
	2037 2038	41.4 32.2	5.2 4.2	\$23,980 \$18,552	\$22,202 \$17,296	\$101,546 \$82,236	423% 443%	\$10,622 \$7,863	\$9,834 \$7,331	\$44,979 \$34,857	220% 229%		0.443 0.424
	2039	24.9	3.3	\$14,267	\$13,402	\$66,154	464%	\$5,787	\$5,436	\$26,833	239%		0.406
	2040	19.1	2.6	\$10,927	\$10,348	\$52,795	483%	\$4,241	\$4,017	\$20,493	248%		0.388
	2041	14.6	2.0	\$8,350	\$7,976	\$42,454	508%	\$3,101	\$2,962	\$15,769	260%		0.371
	2042 2043	11.1 8.4	1.6 1.2	\$6,380 \$4,882	\$6,149 \$4,748	\$34,287 \$27,708	537% 568%	\$2,268 \$1,660	\$2,186 \$1,615	\$12,187 \$9,425	274% 288%		0.355 0.340
	2044	6.4	0.9	\$3,742	\$3,673	\$22,951	613%	\$1,218	\$1,196	\$7,470	309%		0.325
	2045	4.8	0.7	\$2,880	\$2,851	\$18,690	649%	\$897	\$888	\$5,821	326%		0.311
	2046 2047	3.7 2.8	0.6 0.4	\$2,229 \$1,734	\$2,225 \$1,744	\$15,781 \$13,355	708% 770%	\$664 \$495	\$663 \$497	\$4,704 \$3,809	354% 384%		0.298 0.285
	2048	2.2	0.4	\$1,356	\$1,373	\$10,590	781%	\$370	\$375	\$2,890	388%		0.273
	2049	1.7	0.3	\$1,065	\$1,085	\$8,685	815%	\$278	\$283	\$2,268	404%		0.261
	2050	1.3	0.2	\$840	\$859	\$6,935	826%	\$210	\$215	\$1,733	408%		0.250
	2051 2052	1.0 0.8	0.2	\$663 \$522	\$681 \$539	\$5,830 \$4,870	879% 932%	\$159 \$120	\$163 \$123	\$1,394 \$1,115	434% 459%		0.239 0.229
	2053	0.6	0.1	\$410	\$425	\$4,062	990%	\$90	\$93	\$890	487%		0.219
	2054	0.5	0.1	\$320	\$333	\$3,376	1055%	\$67	\$70	\$707	517%		0.210
	2055	0.4	0.1	\$248	\$259	\$2,780	1122%	\$50	\$52	\$558 £430	549%		0.201
	2056 2057	0.3	0.1 0.1	\$191 \$145	\$200 \$152	\$2,286 \$1,857	1200% 1283%	\$37 \$27	\$38 \$28	\$439 \$341	586% 626%		0.192 0.184
	2058	0.2	0.0	\$108	\$113	\$1,406	1306%	\$19	\$20	\$247	636%		0.176
	2059	0.1	0.0	\$78	\$83	\$1,029	1316%	\$13	\$14	\$173	640%		0.168
	2060 2061	0.1	0.0	\$55 \$38	\$58 \$40	\$717 \$473	1299% 1244%	\$9 \$6	\$9 \$6	\$115 \$73	631% 604%		0.161 0.154
	2061	0.0	0.0	\$38 \$26	\$40 \$27	\$473 \$294	1153%	\$6 \$4	\$6 \$4	\$73 \$43	559%		0.154
	2063	0.0	0.0	\$17	\$18	\$170	1020%	\$2	\$2	\$24	495%		0.141
	2064	0.0	0.0	\$10	\$11	\$90	857%	\$1	\$1	\$12	416%		0.135
	2065 2066	0.0	0.0	\$6 \$4	\$7 \$4	\$41 \$14	649% 404%	\$1 \$0	\$1 \$0	\$5 \$2	315% 196%		0.129 0.124
	2067	0.0	0.0	\$2	\$2	\$5	287%	\$0	\$0	\$2 \$1	139%		0.124
	2068	0.0	0.0	\$1	\$1	\$1	104%	\$0	\$0	\$0	50%		0.113
	Past			\$121,531,027	\$20,200,858	\$127,567,571	90%	\$228,787,851	\$31,099,784	\$212,190,015	82%		
	<u>Future</u>			\$4,752,034	\$4,178,742	\$13,064,694	146%	\$3,831,966	\$3,360,191	\$10,203,239	142%		
	Lifetime			\$126,283,060	\$24,379,600	\$140,632,265	93%	\$232,619,817	\$34,459,975	\$222,393,254	83%		

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		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$30,433	Earned Premium \$0	Claims \$2,926	Ratio 10%	Earned Premium \$111,498	Earned Premium	Claims \$10,719	Ratio	Increase	Factor 3.664
	1989			\$63,019	\$0 \$0	\$2,926 \$7,487	10%	\$220,947	\$0 \$0	\$26,248	10% 12%		3.506
	1991			\$265,621	\$0	\$10,392	4%	\$891,168	\$0	\$34,867	4%		3.355
	1992			\$433,786	\$0	\$98,013	23%	\$1,392,699	\$0	\$314,676	23%		3.211
	1993			\$345,133	\$0	\$140,397	41%	\$1,060,356	\$0	\$431,343	41%		3.072
	1994 1995			\$175,684 \$196,075	\$0 \$0	\$53,511 \$9,615	30% 5%	\$516,513 \$551,638	\$0 \$0	\$157,322 \$27,052	30% 5%		2.940 2.813
	1996			\$201,658	\$0	\$240	0%	\$542,915	\$0	\$646	0%		2.692
	1997			\$219,380	\$0	\$13,845	6%	\$565,193	\$0	\$35,670	6%		2.576
	1998			\$311,693	\$0	\$7,800	3%	\$768,442	\$0	\$19,231	3%		2.465
	1999			\$585,555	\$0	\$67,384	12%	\$1,381,451	\$0	\$158,973	12%		2.359
	2000 2001			\$818,909 \$1,082,762	\$0 \$0	\$102,375 \$178,312	13% 16%	\$1,848,787 \$2,339,204	\$0 \$0	\$231,124 \$385,227	13% 16%		2.258 2.160
	2002			\$1,305,358	\$0	\$145,158	11%	\$2,698,661	\$0	\$300,096	11%		2.067
	2003			\$1,582,801	\$0	\$404,934	26%	\$3,131,331	\$0	\$801,101	26%		1.978
	2004			\$1,705,761	\$0	\$99,991	6%	\$3,229,269	\$0	\$189,298	6%		1.893
	2005 2006			\$1,591,855 \$1,328,979	\$1,687 \$117,137	\$383,603 \$688,216	24% 48%	\$2,883,856 \$2,303,944	\$3,056 \$203,071	\$694,948 \$1,193,103	24% 48%		1.812 1.734
	2007			\$1,148,148	\$114,297	\$495,815	39%	\$1,904,738	\$189,614	\$822,539	39%		1.659
	2008			\$986,624	\$195,555	\$855,385	72%	\$1,566,293	\$310,449	\$1,357,946	72%		1.588
	2009			\$862,418	\$195,876	\$771,668	73%	\$1,310,155	\$297,568	\$1,172,290	73%		1.519
	2010			\$733,885	\$166,440	\$758,388	84%	\$1,066,882	\$241,961	\$1,102,504	84%		1.454
	2011 2012			\$636,474 \$546,598	\$144,284 \$133,335	\$923,374 \$573,512	118% 84%	\$885,427 \$727,653	\$200,720 \$177,501	\$1,284,546 \$763,481	118% 84%		1.391
	2012			\$471,152	\$116,840	\$304,469	52%	\$600,206	\$148,844	\$387,866	52%		1.274
	2014			\$356,154	\$203,736	\$310,713	55%	\$434,171	\$248,365	\$378,776	55%		1.219
	2015			\$278,131	\$206,729	\$633,863	131%	\$324,456	\$241,161	\$739,439	131%		1.167
	2016 2017			\$225,464	\$168,078 \$132,226	\$590,281 \$565,700	150% 183%	\$251,691	\$187,630	\$658,945	150% 183%		1.116 1.068
Historical	2017			\$177,534 \$148,466	\$132,226 \$111,101	\$470,121	181%	\$189,651 \$151,770	\$141,251 \$113,573	\$604,311 \$480,583	181%		1.008
Projected	2019	245.0	26.0	\$115,904	\$86,734	\$273,312	135%	\$113,381	\$84,846	\$267,362	135%	0.0%	0.978
	2020	213.9	19.0	\$100,090	\$74,900	\$241,143	138%	\$93,695	\$70,114	\$225,736	138%		0.936
	2021	187.4	15.5	\$86,542	\$64,761	\$216,139	143%	\$77,524	\$58,013	\$193,617	143%		0.896
	2022 2023	163.9 143.1	12.5 10.3	\$74,682 \$64,281	\$55,886 \$48,103	\$192,954 \$171,210	148% 152%	\$64,019 \$52,730	\$47,907 \$39,459	\$165,405 \$140,445	148% 152%		0.857 0.820
	2024	124.4	8.7	\$55,046	\$41,193	\$149,855	156%	\$43,210	\$32,335	\$117,634	156%		0.785
	2025	107.5	7.6	\$46,815	\$35,033	\$128,253	157%	\$35,166	\$26,316	\$96,341	157%		0.751
	2026	92.2	6.3	\$39,530	\$29,582	\$110,341	160%	\$28,416	\$21,264	\$79,317	160%		0.719
	2027	78.6	5.4	\$33,124	\$24,787	\$93,988	162%	\$22,785	\$17,051	\$64,652	162%		0.688
	2028 2029	66.5 55.8	4.6 3.9	\$27,532 \$22,684	\$20,603 \$16,975	\$79,803 \$66,554	166% 168%	\$18,123 \$14,289	\$13,562 \$10,693	\$52,531 \$41,923	166% 168%		0.658 0.630
	2030	46.4	3.3	\$18,515	\$13,855	\$54,998	170%	\$11,160	\$8,352	\$33,152	170%		0.603
	2031	38.2	2.7	\$14,963	\$11,197	\$46,023	176%	\$8,631	\$6,459	\$26,547	176%		0.577
	2032	31.2	2.3	\$11,963	\$8,952	\$38,065	182%	\$6,604	\$4,942	\$21,012	182%		0.552
	2033 2034	25.2 20.1	1.9 1.5	\$9,460 \$7,391	\$7,079 \$5,531	\$31,386 \$25,516	190% 197%	\$4,997 \$3,736	\$3,739 \$2,796	\$16,578 \$12,898	190% 197%		0.528 0.505
	2035	15.8	1.2	\$5,702	\$4,267	\$20,327	204%	\$2,758	\$2,064	\$9,832	204%		0.484
	2036	12.4	1.0	\$4,344	\$3,251	\$15,822	208%	\$2,011	\$1,505	\$7,324	208%		0.463
	2037	9.5	0.8	\$3,267	\$2,445	\$12,276	215%	\$1,447	\$1,083	\$5,438	215%		0.443
	2038	7.2	0.6	\$2,424	\$1,814	\$9,391	222%	\$1,027	\$769	\$3,981	222%		0.424
	2039 2040	5.4 4.0	0.5 0.4	\$1,772 \$1,275	\$1,326 \$954	\$7,072 \$4,987	228% 224%	\$719 \$495	\$538 \$370	\$2,869 \$1,936	228% 224%		0.406 0.388
	2041	2.9	0.3	\$904	\$677	\$3,600	228%	\$336	\$251	\$1,337	228%		0.371
	2042	2.1	0.2	\$633	\$473	\$2,552	231%	\$225	\$168	\$907	231%		0.355
	2043	1.5	0.1	\$436	\$326	\$1,791	235%	\$148	\$111	\$609	235%		0.340
	2044 2045	1.0 0.7	0.1 0.1	\$297 \$199	\$222 \$149	\$1,255 \$877	242% 252%	\$97 \$62	\$72 \$46	\$408 \$273	242% 252%		0.325 0.311
	2046	0.5	0.0	\$132	\$99	\$607	263%	\$39	\$29	\$181	263%		0.298
	2047	0.3	0.0	\$87	\$65	\$420	274%	\$25	\$19	\$120	274%		0.285
	2048	0.2	0.0	\$58	\$43	\$293	290%	\$16	\$12	\$80	290%		0.273
	2049	0.1	0.0	\$38	\$29	\$208	312%	\$10	\$7	\$54 \$35	312%		0.261
	2050 2051	0.1	0.0	\$25 \$16	\$19 \$12	\$140 \$94	324% 335%	\$6 \$4	\$5 \$3	\$35 \$23	324% 335%		0.250 0.239
	2052	0.0	0.0	\$10	\$8	\$62	339%	\$2	\$2	\$14	339%		0.229
	2053	0.0	0.0	\$7	\$5	\$38	327%	\$1	\$1	\$8	327%		0.219
	2054	0.0	0.0	\$4	\$3	\$23	312%	\$1	\$1	\$5	312%		0.210
	2055 2056	0.0	0.0	\$2 \$1	\$2 \$1	\$14 \$8	312% 319%	\$0 \$0	\$0 \$0	\$3 \$1	312% 319%		0.201 0.192
	2057	0.0	0.0	\$1	\$1	\$3	237%	\$0	\$0	\$1	237%		0.192
	2058	0.0	0.0	\$0	\$0	\$1	101%	\$0	\$0	\$0	101%		0.176
	2059	0.0	0.0	\$0	\$0	\$0	104%	\$0	\$0	\$0	104%		0.168
	2060	0.0	0.0	\$0	\$0	\$0 \$0	0% N/A	\$0	\$0 \$0	\$0 \$0	0% N/A		0.161
	2061 2062	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.154 0.147
	2062	-	-	\$0	\$0 \$0	\$0 \$0	N/A	\$0	\$0	\$0 \$0	N/A		0.147
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066 2067	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.124 0.118
	2067	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.118
	Past			\$18,815,509	\$2,007,320	\$9,667,487	46%	\$35,850,965	\$2,704,764	\$14,764,873	38%		
	<u>Future</u> Lifetime			\$750,156 \$19,565,665	\$561,360 \$2,568,680	\$2,001,401 \$11,668,888	153% 53%	\$607,896 \$36,458,861	\$454,904 \$3,159,668	\$1,590,587 \$16,355,461	150% 41%		
				J.,,J.J.,000	\$2,500,000		5570	250, 750,001	25,157,000	J. 3,000,701	7170		

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		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	Discount
	Year	BOY	BOY	Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio	Increase	Factor
	1989 1990			\$30,433 \$63,019	\$0	\$2,926 \$7,487	10% 12%	\$111,498 \$220,947	\$0 \$0	\$10,719	10% 12%		3.664
	1990			\$265,621	\$0 \$0	\$10,392	4%	\$891,168	\$0 \$0	\$26,248 \$34,867	12% 4%		3.506 3.355
	1992			\$433,786	\$0	\$98,013	23%	\$1,392,699	\$0	\$314,676	23%		3.211
	1993			\$345,133	\$0	\$140,397	41%	\$1,060,356	\$0	\$431,343	41%		3.072
	1994			\$175,684	\$0	\$53,511	30%	\$516,513	\$0	\$157,322	30%		2.940
	1995			\$196,075	\$0	\$9,615	5%	\$551,638	\$0	\$27,052	5%		2.813
	1996			\$201,658	\$0	\$240	0%	\$542,915	\$0	\$646	0%		2.692
	1997 1998			\$219,380 \$311,693	\$0 \$0	\$13,845 \$7,800	6% 3%	\$565,193 \$768,442	\$0 \$0	\$35,670 \$19,231	6% 3%		2.576 2.465
	1999			\$585,555	\$0	\$67,384	12%	\$1,381,451	\$0	\$158,973	12%		2.359
	2000			\$818,909	\$0	\$102,375	13%	\$1,848,787	\$0	\$231,124	13%		2.258
	2001			\$1,082,762	\$0	\$178,312	16%	\$2,339,204	\$0	\$385,227	16%		2.160
	2002			\$1,305,358	\$0	\$145,158	11%	\$2,698,661	\$0	\$300,096	11%		2.067
	2003			\$1,582,801	\$0	\$404,934	26%	\$3,131,331	\$0	\$801,101	26%		1.978
	2004			\$1,705,761	\$0	\$99,991	6%	\$3,229,269	\$0	\$189,298	6%		1.893
	2005 2006			\$1,591,855	\$1,687	\$383,603	24%	\$2,883,856	\$3,056 \$203,071	\$694,948	24% 48%		1.812 1.734
	2006			\$1,328,979 \$1,148,148	\$117,137 \$114,297	\$688,216 \$495,815	48% 39%	\$2,303,944 \$1,904,738	\$189,614	\$1,193,103 \$822,539	39%		1.659
	2008			\$986,624	\$195,555	\$855,385	72%	\$1,566,293	\$310,449	\$1,357,946	72%		1.588
	2009			\$862,418	\$195,876	\$771,668	73%	\$1,310,155	\$297,568	\$1,172,290	73%		1.519
	2010			\$733,885	\$166,440	\$758,388	84%	\$1,066,882	\$241,961	\$1,102,504	84%		1.454
	2011			\$636,474	\$144,284	\$923,374	118%	\$885,427	\$200,720	\$1,284,546	118%		1.391
	2012			\$546,598	\$133,335	\$573,512	84%	\$727,653	\$177,501	\$763,481	84%		1.331
	2013			\$471,152	\$116,840	\$304,469	52%	\$600,206	\$148,844	\$387,866	52%		1.274
	2014 2015			\$356,154 \$278,131	\$203,736 \$206,729	\$310,713 \$633,863	55% 131%	\$434,171 \$324,456	\$248,365 \$241,161	\$378,776 \$739,439	55% 131%		1.219 1.167
	2015			\$278,131 \$225,464	\$206,729 \$168,078	\$590,281	150%	\$251,691	\$187,630	\$658,945	150%		1.116
	2017			\$177,534	\$132,226	\$565,700	183%	\$189,651	\$141,251	\$604,311	183%		1.068
Historical	2018			\$148,466	\$111,101	\$470,121	181%	\$151,770	\$113,573	\$480,583	181%		1.022
Projected	2019	245.0	26.0	\$115,904	\$112,058	\$273,312	120%	\$113,381	\$109,619	\$267,362	120%	12.5%	0.978
	2020	213.9	19.0	\$100,090	\$96,774	\$241,143	122%	\$93,695	\$90,591	\$225,736	122%		0.936
	2021	187.4	15.5	\$86,542	\$83,674	\$216,139	127%	\$77,524	\$74,955	\$193,617	127%		0.896
	2022	163.9	12.5	\$74,682	\$72,207	\$192,954	131%	\$64,019	\$61,897	\$165,405	131%		0.857
	2023 2024	143.1 124.4	10.3 8.7	\$64,281 \$55,046	\$62,151 \$53,222	\$171,210 \$149,855	135% 138%	\$52,730 \$43,210	\$50,983 \$41,779	\$140,445 \$117,634	135% 138%		0.820 0.785
	2024	107.5	7.6	\$46,815	\$45,264	\$128,253	139%	\$35,166	\$34,001	\$96,341	139%		0.751
	2026	92.2	6.3	\$39,530	\$38,221	\$110,341	142%	\$28,416	\$27,474	\$79,317	142%		0.719
	2027	78.6	5.4	\$33,124	\$32,026	\$93,988	144%	\$22,785	\$22,030	\$64,652	144%		0.688
	2028	66.5	4.6	\$27,532	\$26,619	\$79,803	147%	\$18,123	\$17,522	\$52,531	147%		0.658
	2029	55.8	3.9	\$22,684	\$21,933	\$66,554	149%	\$14,289	\$13,816	\$41,923	149%		0.630
	2030	46.4	3.3	\$18,515	\$17,901	\$54,998	151%	\$11,160	\$10,791	\$33,152	151%		0.603
	2031	38.2	2.7	\$14,963	\$14,467	\$46,023	156%	\$8,631	\$8,345	\$26,547	156%		0.577
	2032 2033	31.2 25.2	2.3 1.9	\$11,963 \$9,460	\$11,567 \$9,146	\$38,065 \$31,386	162% 169%	\$6,604 \$4,997	\$6,385 \$4,831	\$21,012 \$16,578	162% 169%		0.552 0.528
	2034	20.1	1.5	\$7,391	\$7,146	\$25,516	176%	\$3,736	\$3,612	\$12,898	176%		0.505
	2035	15.8	1.2	\$5,702	\$5,513	\$20,327	181%	\$2,758	\$2,667	\$9,832	181%		0.484
	2036	12.4	1.0	\$4,344	\$4,200	\$15,822	185%	\$2,011	\$1,944	\$7,324	185%		0.463
	2037	9.5	0.8	\$3,267	\$3,158	\$12,276	191%	\$1,447	\$1,399	\$5,438	191%		0.443
	2038	7.2	0.6	\$2,424	\$2,344	\$9,391	197%	\$1,027	\$993	\$3,981	197%		0.424
	2039	5.4	0.5	\$1,772	\$1,713	\$7,072	203%	\$719	\$695	\$2,869	203%		0.406
	2040	4.0	0.4	\$1,275	\$1,233	\$4,987	199%	\$495	\$478	\$1,936	199%		0.388
	2041 2042	2.9 2.1	0.3	\$904 \$633	\$874 \$612	\$3,600 \$2,552	202% 205%	\$336 \$225	\$325 \$217	\$1,337 \$907	202% 205%		0.371 0.355
	2042	1.5	0.2	\$436	\$422	\$1,791	209%	\$148	\$143	\$609	209%		0.333
	2044	1.0	0.1	\$297	\$287	\$1,255	215%	\$97	\$93	\$408	215%		0.325
	2045	0.7	0.1	\$199	\$192	\$877	224%	\$62	\$60	\$273	224%		0.311
	2046	0.5	0.0	\$132	\$128	\$607	234%	\$39	\$38	\$181	234%		0.298
	2047	0.3	0.0	\$87	\$85	\$420	244%	\$25	\$24	\$120	244%		0.285
	2048	0.2	0.0	\$58	\$56	\$293	258%	\$16	\$15	\$80	258%		0.273
	2049 2050	0.1	0.0	\$38 \$25	\$37 \$24	\$208 \$140	277% 288%	\$10 \$6	\$10 \$6	\$54 \$35	277% 288%		0.261 0.250
	2050	0.1 0.1	0.0	\$25 \$16	\$24 \$16	\$140 \$94	288% 298%	\$6 \$4	\$6 \$4	\$35 \$23	288% 298%		0.230
	2051	0.0	0.0	\$10	\$10	\$62	301%	\$2	\$2	\$23 \$14	301%		0.239
	2053	0.0	0.0	\$7	\$6	\$38	291%	\$1	\$1	\$8	291%		0.219
	2054	0.0	0.0	\$4	\$4	\$23	278%	\$1	\$1	\$5	278%		0.210
	2055	0.0	0.0	\$2	\$2	\$14	277%	\$0	\$0	\$3	277%		0.201
	2056	0.0	0.0	\$1	\$1	\$8	284%	\$0	\$0	\$1	284%		0.192
	2057	0.0	0.0	\$1	\$1	\$3	210%	\$0	\$0	\$1	210%		0.184
	2058	0.0	0.0	\$0	\$0	\$1	90%	\$0	\$0	\$0	90%		0.176
	2059	0.0	0.0	\$0 \$0	\$0 \$0	\$0 \$0	93%	\$0 \$0	\$0 \$0	\$0 \$0	93%		0.168
	2060 2061	0.0	0.0	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A		0.161 0.154
	2062	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A	\$0	\$0	\$0 \$0	N/A		0.134
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$18,815,509	\$2,007,320	\$9,667,487	46%	\$35,850,965	\$2,704,764	\$14,764,873	38%		
	Future			\$750,156	\$725,294	\$2,001,401	136%	\$607,896	\$587,748	\$1,590,587	133%		
	Lifetime			\$19,565,665	\$2,732,614	\$11,668,888	52%	\$36,458,861	\$3,292,512	\$16,355,461	41%		

AF&L-Pennsylvania Medium Benfit Limits, No Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4

No Rate Increase

			Active	Disabled		,	Without Interest				With Interest			
1999						Rate Increase	Incurred				Incurred			
1996			<u>BU1</u>	BUI									increase	
1992 S.5,947 S0		1990			\$969	\$0	\$0	0%	\$3,396	\$0	\$0	0%		3.506
1990														
1996														
1996														
1997														
1998														
2000														
2001 \$54,946 \$0 \$0 \$4,144 \$0 \$18,0075 \$0 \$0.000 \$18,0075 \$0.000 \$18,0075														
2002 \$46,987 59 50 09 \$100,022 50 50 70 2007														
2004 \$5,008.42 \$95 \$22,641 \$969 \$96,222 \$95 \$88,542 \$969 \$1,080 \$1,000														
2005 \$47,999 \$55 \$50 \$09 \$80,979 \$577 \$50 \$00 \$1.225														
2006 \$38,962 \$32,75 \$109,501 \$2756 \$56,002 \$56,002 \$15,006														
2007 356,299 35,009 35,007 35														
2000 \$22,117 \$6,79 \$49,380 182h, \$41,195 \$9,575 \$75,016 \$121,77 \$647h, \$13,127 \$144 \$121,127 \$144 \$141,127 \$144,147 \$141,127 \$144,147 \$141,127 \$144,147 \$141,147 \$		2007			\$36,299	\$3,630	\$3,900	11%	\$60,219	\$6,022	\$6,470	11%		1.659
2010														
2011														
2012 S15,027 S4,572 S0														
Part		2012			\$15,627	\$4,572	\$0	0%	\$20,803	\$6,087	\$0	0%		1.331
2015 \$8,9,911 \$8,790 \$1,410 \$145 \$11,590 \$11,421 \$11,645 \$146 \$11,161 \$10,														
Part														
Horistical 2018 90.649 90.615 \$34,1205 \$146374 \$39,864 \$39,299 \$31,44,47 \$146794 \$14														
Projected 2019 9.0 1.0														
2020 8.1 1.0 \$6,063 \$6,042 \$16,872 \$279% \$5,576 \$5,556 \$15,794 \$279% \$0.956 \$2021 7.4 \$0.95 \$4,582 \$5,433 \$16,641 \$0.309% \$4,884 \$4,867 \$315,797 \$309% \$0.856 \$0.950 \$0			0.0	1.0									0.00/	
2021 7.74 0.9 \$3.432 \$5.433 \$16.641 \$30.9% \$4.884 \$4.867 \$31.907 \$30.9% \$0.896 \$20.2 6.6 0.8 \$4.833 \$4.866 \$15.15.16 \$310.6 \$4.186 \$4.171 \$12.992 \$310.4 0.857 \$20.2 1.0 0.0 0.5 \$4.167 \$4.127 \$13.992 \$310.4 0.857 \$4.127 \$12.992 \$310.4 0.857 \$4.127 \$12.992 \$310.4 0.857 \$4.127 \$12.992 \$310.4 0.857 \$4.127 \$12.992 \$310.4 0.857 \$4.127 \$12.992 \$310.4 0.857 \$4.127 \$12.992 \$310.4 0.857 \$31.2 0.0 0.0 0.0 \$31.4 0.0 0.0 \$31.4 0.0 0.0 \$31.4 0.0 0.0 0.0 0.0 \$31.4 0.0 0.0 0.0 0.0 \$31.4 0.0 0.0 0.0 0.0 0.0 \$31.4 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 \$31.4 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	Projected												0.0%	
2023 6.0 0.5 \$43.67 \$43.52 \$14.043 \$22% \$3.582 \$3.570 \$11.519 \$22% \$0.820 \$204 5.4 0.5 \$3.891 \$3.878 \$132.44 \$340% \$3.655 \$3.044 \$10.396 \$340% \$0.755 \$2025 \$4.8 0.5 \$3.489 \$3.437 \$12.105 \$351% \$2.891 \$3.282 \$3.093 \$351% \$0.751 \$2026 \$4.3 0.5 \$3.449 \$3.437 \$12.105 \$351% \$2.186 \$2.18														
2024 5.4 0.5 \$3,891 \$33,78 \$13,244 340% \$2,591 \$2,582 \$30,044 \$10,396 340% 0.785														
2025 4.8 0.5 33.449 \$3.430 \$12.105 351% \$2.591 \$2.582 \$9.093 \$315% 0.751 \$2.006 4.3 0.5 \$3.041 \$3.030 \$10.885 \$357% \$2.18 \$3.2178 \$7.305 \$3.75% 0.751 \$2.027 3.8 0.4 \$2.627 \$2.657 \$8.8.63 \$3.22% \$1.834 \$1.828 \$6.096 \$33.25% 0.688 \$2.029 2.9 0.3 \$2.1278 \$7.2319 \$7.734 \$3.22% \$1.824 \$1.828 \$6.096 \$33.25% 0.688 \$2.029 2.9 0.3 \$3.105 \$2.008 \$7.083 \$3.25% \$1.209 \$1.205 \$4.462 \$3.55% 0.658 \$2.009 \$2.5 0.3 \$3.1728 \$1.722 \$6.079 \$375% \$1.009 \$1.205 \$4.462 \$3.55% 0.630 \$2.010 \$2.5 0.3 \$3.1728 \$1.722 \$6.079 \$375% \$1.001 \$1.000 \$1.000 \$1.209 \$1.200 \$1.9 0.2 \$1.328 \$1.233 \$1.409 \$1.406 \$1.40% \$1.														
2026 4.3 0.5 33,041 \$3,050 \$10,858 \$37% \$2,186 \$2,178 \$5,805 \$35% \$0.279														
2028 3.3 0.4 \$2,327 \$2,319 \$7,734 \$32% \$1,532 \$1,526 \$5,091 \$32% \$0.638 \$209 \$2.9 \$0.3 \$5,2015 \$5,208 \$5,083 \$32% \$1,026 \$1,265 \$4,462 \$3,257 \$0.630 \$2011 \$2.2 \$0.3 \$1,728 \$1,722 \$6,679 \$375% \$1,041 \$1,088 \$3,095 \$375% \$0.630 \$2011 \$2.2 \$0.3 \$1,469 \$5,1464 \$5,646 \$344% \$5447 \$544 \$3,257 \$384% \$0.577 \$2012 \$1.9 \$0.2 \$1,238 \$1,224 \$5,061 \$409% \$683 \$681 \$3,2794 \$409% \$0.532 \$2.033 \$1,60 \$2.1033 \$1,029 \$54,281 \$414% \$546 \$544 \$2,261 \$419% \$0.528 \$2.044 \$1,3 \$0.2 \$851 \$848 \$3,096 \$434% \$4330 \$5429 \$1,868 \$434% \$0.505 \$2.055 \$1.1 \$0.2 \$5609 \$5601 \$53,127 \$415% \$335 \$5334 \$3,1512 \$415% \$0.484 \$2.261 \$0.9 \$0.1 \$558 \$3556 \$52,443 \$419% \$1.858 \$2.58 \$1,884 \$419% \$0.463 \$2.038 \$0.6 \$0.1 \$349 \$3448 \$1,533 \$439% \$148 \$148 \$56.0 \$439% \$0.424 \$2.039 \$0.5 \$0.1 \$3272 \$3.271 \$51,20 \$449% \$118 \$110 \$310 \$419 \$40.466 \$2.040 \$0.4 \$0.1 \$329 \$3.283 \$366 \$463% \$3.8 \$3.8 \$3.3 \$3.3 \$4.6 \$4.0 \$														
2029 2.9														
2030 2.5														
2031 2.2 0.3 \$1,469 \$1,464 \$5,646 384% \$847 \$844 \$3,257 384% 0.577 2032 1.9 0.2 \$1,238 \$1,234 \$5,061 409% \$683 \$681 \$2,794 409% 0.552 2033 1.6 0.2 \$1,033 \$1,029 \$4,281 414% \$546 \$544 \$2,261 414% 0.528 2033 1.6 0.2 \$851 \$848 \$3,096 444% \$446 \$430 \$429 \$1,868 434% 0.505 2035 1.1 0.2 \$693 \$691 \$3,127 451% \$235 \$238 \$1,044 419% 0.663 2037 0.7 0.1 \$444 \$443 \$1,909 \$430% \$197 \$196 \$884 \$419% 0.463 2037 0.7 0.1 \$444 \$443 \$1,909 \$430% \$197 \$196 \$884 \$419% 0.463 2037 0.7 0.1 \$444 \$443 \$1,909 \$430% \$197 \$196 \$884 \$419% 0.463 2037 0.7 0.1 \$544 \$548 \$1,512 \$410% 0.463 2037 0.7 0.1 \$247 \$271 \$1,220 \$449% \$110 \$110 \$495 \$449% 0.463 2039 0.5 0.1 \$272 \$271 \$1,220 \$449% \$110 \$110 \$495 \$449% 0.463 2039 0.5 0.1 \$272 \$271 \$1,220 \$449% \$110 \$110 \$495 \$449% 0.466 2039 0.5 0.1 \$272 \$271 \$1,220 \$449% \$110 \$110 \$495 \$449% 0.466 2039 0.5 0.1 \$272 \$271 \$1,220 \$449% \$110 \$110 \$495 \$449% 0.466 2039 0.5 0.1 \$272 \$271 \$1,220 \$449% \$110 \$110 \$495 \$449% 0.466 2040 0.4 0.1 \$209 \$208 \$866 \$4463% \$81 \$81 \$337 \$463% 0.388 2041 0.3 0.0 \$188 \$188 \$376 \$481% \$599 \$228 \$481% 0.371 \$2412 \$2042 0.2 0.0 \$518 \$137 \$395 \$205 \$44 \$42 \$210 \$512 \$512 \$0.2044 0.3 0.0 \$518 \$517 \$592 \$2026 \$42 \$42 \$210 \$512 \$512 \$0.2044 0.3 0.0 \$562 \$862 \$328 \$3116 \$520 \$229 \$150 \$144% 0.340 \$2044 0.1 0.0 \$562 \$662 \$328 \$3116 \$20 \$20 \$20 \$107 \$318 \$0.025 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40 \$40														
2033 1.6 0.2 \$1,033 \$1,029 \$4,281 \$414% \$546 \$554 \$52,261 \$414% 0.528 \$204 1.3 0.2 \$851 \$548 \$3,696 \$434% \$549\$ \$1,688 \$444% 0.505 \$205 \$1.1 0.2 \$693 \$691 \$3,127 \$451% \$335 \$334 \$1,512 \$451% 0.484 \$2036 0.9 0.1 \$558 \$556 \$2,343 \$419% \$2528 \$258 \$1,084 \$419% 0.463 \$2037 0.7 0.1 \$444 \$443 \$1,909 \$430% \$197 \$196 \$846 \$439% 0.443 \$2038 0.6 0.1 \$3272 \$271 \$1,220 \$449% \$110 \$110 \$405 \$405 \$449% 0.463 \$2039 0.5 0.1 \$3272 \$271 \$1,220 \$449% \$110 \$110 \$405 \$449% 0.466 \$2040 0.4 0.1 \$209 \$208 \$208 \$266 \$490% \$110 \$110 \$405 \$449% 0.466 \$2040 0.4 0.1 \$209 \$208 \$208 \$266 \$490% \$150 \$208 \$208 \$2040 0.4 0.1 \$329 \$208 \$208 \$206 \$481% \$5550 \$499% \$4242 \$209 0.5 0.1 \$3272 \$271 \$1,220 \$449% \$100 \$110 \$405 \$449% 0.406 \$2040 0.4 0.1 \$209 \$208 \$208 \$206 \$490% \$490% \$208 \$208 \$2040 0.4 0.1 \$209 \$208 \$208 \$206 \$208 \$2040 \$200 \$118 \$110 \$405 \$449% 0.371 \$2042 0.2 0.0 \$118 \$117 \$592 \$2046 \$2040 0.1 0.0 \$405 \$208 \$208 \$2040 \$200 \$208 \$208 \$2040 \$200 \$208 \$208 \$2040 \$200 \$208 \$208 \$2040 \$200 \$208 \$208 \$2040 \$200 \$208 \$208 \$2040 \$200 \$200 \$208 \$208 \$200 \$200 \$200 \$20		2031	2.2	0.3	\$1,469	\$1,464	\$5,646		\$847		\$3,257	384%		0.577
2034 1,3 0,2 S851 S848 S3,096 434% \$430 \$429 \$1,868 434% 0.505 205 11 0.02 \$693 \$691 \$3,127 451% \$3355 \$334 \$1,512 451% 0.484 2036 0.9 0.1 \$5558 \$556 \$2,343 419% \$2588 \$258 \$1,084 419% 0.463 2038 0.6 0.1 \$349 \$348 \$1,533 439% \$148 \$1,633 439% \$148 \$148 \$650 439% 0.424 2039 0.5 0.1 \$272 \$271 \$12.20 449% \$110 \$110 \$445 \$453 \$498 \$436 \$436 \$436 \$436 \$436 \$436 \$436 \$436														
2035 1.1 0.2 8693 8691 83.127 45196 \$335 334 \$1.512 45196 0.484 2036 0.9 0.1 3558 \$5556 \$2.343 41996 \$258 \$258 \$1.084 41996 0.463 2037 0.7 0.1 \$444 \$443 \$1.909 43096 \$197 \$196 \$846 43096 0.443 2038 0.6 0.1 \$349 \$348 \$1.533 43996 \$148 \$184 \$650 43996 0.443 2039 0.5 0.1 \$272 \$271 \$1.220 44996 \$181 \$110 \$495 \$4469 0.440 2039 0.5 0.1 \$272 \$271 \$1.220 44996 \$110 \$110 \$495 \$4496 0.406 2040 0.4 0.1 \$2099 \$208 \$9666 46396 \$81 \$11 \$11 \$5495 44996 0.406 2041 0.3 0.0 \$1158 \$117 \$592 50296 \$422 \$42 \$42 \$210 \$0226 0.3518 \$118 \$117 \$592 50296 \$42 \$42 \$42 \$210 \$0226 0.3518 \$118 \$117 \$592 50296 \$42 \$42 \$42 \$210 \$0226 0.3518 \$181 \$177 \$592 50296 \$42 \$42 \$42 \$100 \$0266 0.3518 \$181 \$177 \$592 \$0296 \$42 \$42 \$42 \$100 \$0266 0.35518 \$181 \$177 \$592 \$1496 \$140 \$10 \$10 \$10 \$44 \$43 \$14 \$757 \$5566 \$141 \$14 \$757 \$5566 \$141 \$14 \$757 \$5566 \$141 \$14 \$757 \$5566 \$141 \$14 \$757 \$5566 \$141 \$14 \$757 \$5566 \$141 \$14 \$757 \$5566 \$141 \$14 \$14 \$757 \$5566 \$141 \$14 \$14 \$757 \$5566 \$141 \$14 \$14 \$157 \$5596 \$242 \$242 \$242 \$242 \$242 \$242 \$242 \$24														
2036 0.9														
2038											\$1,084			
2039 0.5 0.1 \$2.72 \$2.71 \$1.220 \$4.49% \$1.10 \$1.10 \$4.95 \$4.49% 0.406														
2040 0.4 0.1 \$209 \$208 \$966 \$463% \$81 \$81 \$375 \$463% \$0.388 \$2041 0.3 0.0 \$158 \$158 \$760 \$481% \$599 \$599 \$282 \$481% 0.371 \$2042 0.2 0.0 \$118 \$117 \$592 \$502% \$42 \$42 \$42 \$210 \$022% \$0.355 \$2043 0.2 0.0 \$86 \$866 \$3442 \$14% \$529 \$29 \$150 \$145% 0.340 \$0.325 \$0.044 0.1 0.0 \$62 \$662 \$328 \$513% \$20 \$20 \$107 \$513% 0.325 \$0.044 0.1 0.0 \$44 \$43 \$3242 \$566% \$14 \$14 \$75 \$565% 0.298 \$0.047 0.0 0.0 \$30 \$30 \$30 \$169 \$656% \$9 \$9 \$50 \$565% 0.298 \$0.047 0.0 0.0 \$20 \$20 \$115 \$572% \$66 \$66 \$33 \$772% 0.285 \$0.048 0.0 0.0 \$13 \$13 \$13 \$575 \$576% \$44 \$44 \$20 \$576% 0.213 \$0.048 0.0 0.0 \$88 \$88 \$47 \$563% \$22 \$22 \$12 \$563% 0.261 \$0.00 \$0.0 \$88 \$88 \$47 \$563% \$22 \$22 \$12 \$563% 0.261 \$0.00 \$0.0 \$88 \$88 \$47 \$563% \$22 \$22 \$12 \$563% 0.261 \$0.00 \$0.0 \$33 \$33 \$313 \$430% \$31 \$31 \$37 \$188% 0.259 \$0.00 \$0.0 \$33 \$33 \$313 \$430% \$31 \$31 \$33 \$430% \$0.239 \$0.051 \$0.0 \$0.0 \$32 \$22 \$22 \$66 \$676% \$30 \$50 \$51 \$675% \$0.229 \$0.00 \$0.0 \$32 \$22 \$22 \$66 \$675% \$50 \$5														
2042 0.2 0.0 \$118 \$117 \$592 \$502% \$42 \$42 \$210 \$502% \$0.355 \$2043 0.2 0.0 \$86 \$86 \$84 \$42 \$516% \$29 \$29 \$150 \$514% 0.340 \$0.340 \$0.44 0.1 0.0 \$62 \$62 \$62 \$328 \$513% \$20 \$20 \$107 \$514% 0.340 \$0.325 \$0.45 0.1 0.0 \$44 \$43 \$242 \$556% \$14 \$14 \$14 \$75 \$556% 0.311 \$0.60 \$10 0.0 \$30 \$30 \$30 \$169 \$565% \$9 \$9 \$50 \$565% 0.298 \$0.47 0.0 0.0 \$20 \$20 \$20 \$115 \$72% \$66 \$65 \$33 \$72% 0.285 \$0.48 0.0 0.0 \$13 \$13 \$13 \$75 \$76% \$4 \$4 \$4 \$20 \$76% 0.283 \$0.49 \$0.0 0.0 \$88 \$88 \$847 \$566% \$52 \$22 \$12 \$63% 0.285 \$0.298 \$0.00 0.0 \$88 \$88 \$847 \$566% \$52 \$25 \$12 \$63% 0.261 \$0.00 \$0.0 \$83 \$83 \$13 \$430% \$11 \$1 \$1 \$77 \$18% 0.250 \$0.50 \$0.00 \$0.0 \$83 \$33 \$13 \$430% \$11 \$1 \$1 \$77 \$18% 0.250 \$0.261 \$0.0 0.0 \$53 \$3 \$33 \$13 \$430% \$11 \$1 \$1 \$77 \$18% 0.250 \$0.261 \$0.0 0.0 \$53 \$3 \$33 \$13 \$430% \$11 \$1 \$1 \$77 \$18% 0.250 \$0.261 \$0.0 0.0 \$53 \$3 \$33 \$13 \$430% \$11 \$1 \$1 \$77 \$18% 0.250 \$0.261 \$0.0 0.0 \$13 \$13 \$1 \$1 \$2 \$264% \$50 \$0.9 \$0 \$11 \$264% 0.219 \$0.253 \$0.0 0.0 \$0.0 \$1 \$1 \$1 \$2 \$264% \$50 \$0.9 \$0 \$1 \$264% 0.219 \$0.255 \$0.0 0.0 \$0.0 \$1 \$1 \$1 \$1 \$2 \$264% \$50 \$50 \$50 \$1 \$1.36% 0.210 \$0.255 \$0.0 0.0 \$0.0 \$50 \$50 \$50 \$50 \$1 \$1.30% \$0.201 \$0.205 \$0.0 0.0 \$50 \$50 \$50 \$50 \$50 \$1.33% 0.201 \$0.205 \$0.0 0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.														
2043 0.2 0.0 S86 S86 S442 514% S29 S29 S150 514% 0.340														
2044 0.1 0.0 S62 S62 S328 S31% S20 S20 S107 S31% 0.325														
2045 0.1 0.0 S44 S43 S242 556% S14 S14 S75 555% 0.311														
2047 0.0 0.0 S20 S20 S115 S72% S6 S6 S33 S72% 0.285														
2048 0.0 0.0 0.0 \$13 \$13 \$13 \$75 \$76% \$4 \$4 \$4 \$20 \$76% \$0.273 \$2049 0.0 0.0 \$8 \$8 \$8 \$8 \$47 \$63% \$2 \$2 \$12 \$563% \$0.261 \$2050 0.0 0.0 0.0 \$55 \$55 \$57 \$18% \$1 \$1 \$1 \$75 \$18% \$0.250 \$2051 0.0 0.0 0.0 \$55 \$55 \$57 \$18% \$1 \$1 \$1 \$75 \$18% \$0.250 \$2051 0.0 0.0 0.0 \$33 \$3 \$3 \$13 \$430% \$11 \$1 \$1 \$3 \$430% \$0.239 \$2052 0.0 0.0 0.0 \$2 \$2 \$2 \$2 \$66 367% \$50 \$50 \$50 \$1 \$367% \$0.229 \$2053 0.0 0.0 \$51 \$1 \$1 \$2 \$264% \$50 \$50 \$50 \$1 \$264% \$0.219 \$2054 0.0 0.0 \$50 \$50 \$50 \$1 \$130% \$0.210 \$2055 0.0 0.0 \$50 \$50 \$50 \$51 \$130% \$0.210 \$2055 0.0 0.0 \$50 \$50 \$50 \$50 \$133% \$50 \$50 \$50 \$133% \$0.201 \$2055 0.0 0.0 \$50 \$50 \$50 \$50 \$50 \$133% \$50 \$50 \$50 \$133% \$0.201 \$2056 0.0 0.0 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$133% \$0.201 \$2056 0.0 0.0 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$50 \$5														
2049 0.0 0.0 0.0 \$8 \$8 \$8 \$47 563% \$2 \$2 \$12 563% 0.261 2050 0.0 0.0 0.5 \$5 \$5 \$5 \$27 \$18% \$1 \$1 \$1 \$7 \$18% 0.250 2051 0.0 0.0 0.0 \$3 \$3 \$3 \$13 \$430% \$1 \$1 \$1 \$3 \$430% 0.239 2052 0.0 0.0 0.0 \$2 \$2 \$2 \$6 367% \$0 \$0 \$0 \$1 367% 0.229 2053 0.0 0.0 \$51 \$1 \$1 \$2 264% \$0 \$0 \$0 \$1 264% 0.219 2054 0.0 0.0 \$0 \$0 \$0 \$0 \$1 130% \$0 \$0 \$0 \$1 264% 0.219 2054 0.0 0.0 \$0 \$0 \$0 \$0 \$1 133% \$0 \$0 \$0 \$0 \$1 33% 0.201 2055 0.0 0.0 \$0 \$0 \$0 \$0 \$0 \$0 \$1 33% \$0 \$0 \$0 \$1 33% 0.201 2056 0.0 0.0 \$50 \$50 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0														
2050 0.0 0.0 0.5 5.5 5.5 5.7 5.18% 5.1 5.1 5.7 5.18% 0.250														
2052 0.0 0.0 0.0 \$2 \$2 \$2 \$6 367% \$0 \$0 \$1 367% 0.229 2053 0.0 0.0 0.0 \$1 \$1 \$1 \$1 \$2 264% \$50 \$0 \$0 \$1 264% 0.219 2054 0.0 0.0 \$0 \$0 \$0 \$1 130% \$0 \$0 \$0 \$0 \$0 \$1 33% 0.219 2055 0.0 0.0 0.0 \$0 \$0 \$0 \$0 \$0 \$0 \$1 130% \$0 \$0 \$0 \$0 \$0 \$133% 0.219 2055 0.0 0.0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0		2050	0.0	0.0	\$5	\$5	\$27	518%	\$1	\$1	\$7	518%		0.250
2053 0.0 0.0 S1 S1 S2 264% S0 S0 S1 264% 0.219														
2054 0.0 0.0 S0 S0 S1 130% S0 S0 S0 130% 0.210														
2055 0.0 0.0 S0 S0 S0 S0 S0														
2057 -		2055	0.0	0.0	\$0	\$0	\$0	133%	\$0	\$0	\$0	133%		0.201
2058			0.0	0.0										
2059 - -			-	-										
2060 -			-	_										
2062 -		2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
2063 -			-	-										
2064			-	-										
2066 - - \$0 \$0 \$0 \$0 \$0 \$0 \$124 \$124 \$126			-	-										
2067 - - \$0 \$0 \$0 \$N/A \$0 \$0 \$0 \$N/A 0.118 2068 - - \$0			-	-										
2068 - - \$0 \$0 \$0 \$0 \$0 \$0 \$N/A 0.113 Past \$613,486 \$84,326 \$685,389 98% \$1,139,938 \$107,991 \$1,046,622 84% Future \$54,289 \$54,098 \$179,842 166% \$42,252 \$42,103 \$135,925 161%			-	-										
Past \$613,486 \$84,326 \$685,389 98% \$1,139,938 \$107,991 \$1,046,622 84% Future \$54,289 \$54,098 \$179,842 166% \$42,252 \$42,103 \$135,925 161%			-	-										
Future \$54,289 \$54,098 \$179,842 166% \$42,252 \$42,103 \$135,925 161%														
Lifetime \$667,775 \$138,424 \$865,231 107% \$1,182,189 \$150,095 \$1,182,546 89%		<u>Future</u>			\$54,289	\$54,098	\$179,842	166%	\$42,252	\$42,103	\$135,925	161%		
		Lifetime			\$667,775	\$138,424	\$865,231	107%	\$1,182,189	\$150,095	\$1,182,546	89%		

AF&L-Pennsylvania Medium Benfit Limits, No Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4

With Rate Increase

		Active	Disabled	Without Interest		With Interest							
	Calendar	Policies BOY	Policies BOY	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Premium	
	<u>Year</u> 1989	BUT	ВОТ	\$0	\$0	Claims \$0	Ratio N/A	\$0	\$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$969	\$0	\$0	0%	\$3,396	\$0	\$0	0%		3.506
	1991 1992			\$7,744 \$3,947	\$0 \$0	\$0 \$0	0% 0%	\$25,982 \$12,672	\$0 \$0	\$0 \$0	0% 0%		3.355 3.211
	1993			\$2,761	\$0	\$0	0%	\$8,482	\$0	\$0	0%		3.072
	1994			\$1,408	\$0	\$0	0%	\$4,139	\$0	\$0	0%		2.940
	1995 1996			\$443 \$3,487	\$0 \$0	\$0 \$0	0% 0%	\$1,245 \$9,387	\$0 \$0	\$0 \$0	0% 0%		2.813 2.692
	1997			\$3,090	\$0	\$0	0%	\$7,961	\$0	\$0	0%		2.576
	1998			\$10,935	\$0	\$6,283	57%	\$26,958	\$0	\$15,489	57%		2.465
	1999 2000			\$29,125 \$43,467	\$0 \$0	\$0 \$739	0% 2%	\$68,711 \$98,133	\$0 \$0	\$0 \$1,668	0% 2%		2.359 2.258
	2001			\$54,946	\$0	\$4,164	8%	\$118,705	\$0	\$8,996	8%		2.160
	2002			\$49,837	\$0	\$0	0%	\$103,032	\$0	\$0	0%		2.067
	2003 2004			\$48,997 \$50,842	\$0 \$0	\$135,100 \$25,641	276% 50%	\$96,932 \$96,252	\$0 \$0	\$267,275 \$48,542	276% 50%		1.978 1.893
	2005			\$47,989	\$53	\$0	0%	\$86,939	\$97	\$0	0%		1.812
	2006			\$39,862	\$3,275	\$109,501	275%	\$69,105	\$5,678	\$189,833	275%		1.734
	2007 2008			\$36,299 \$32,480	\$3,630 \$6,087	\$3,900 \$1,560	11% 5%	\$60,219 \$51,562	\$6,022 \$9,664	\$6,470 \$2,477	11% 5%		1.659 1.588
	2009			\$27,117	\$6,291	\$49,380	182%	\$41,195	\$9,557	\$75,016	182%		1.519
	2010			\$22,512	\$5,223	\$145,643 \$0	647%	\$32,727	\$7,593 \$4,746	\$211,727	647% 0%		1.454
	2011 2012			\$14,705 \$15,627	\$3,411 \$4,572	\$0 \$0	0% 0%	\$20,456 \$20,803	\$6,087	\$0 \$0	0%		1.391 1.331
	2013			\$13,023	\$5,178	\$0	0%	\$16,590	\$6,597	\$0	0%		1.274
	2014 2015			\$12,853 \$9,901	\$7,840 \$9,790	\$51,024 \$1,410	397% 14%	\$15,669 \$11,550	\$9,557 \$11,421	\$62,201 \$1,645	397% 14%		1.219 1.167
	2015			\$9,724	\$9,658	\$8,814	91%	\$10,855	\$10,782	\$1,645 \$9,839	91%		1.116
	2017			\$9,750	\$9,701	\$1,026	11%	\$10,416	\$10,363	\$1,096	11%		1.068
Historical Projected	2018 2019	9.0	1.0	\$9,649 \$6,739	\$9,615 \$8,734	\$141,205 \$18,165	1463% 270%	\$9,864 \$6,593	\$9,829 \$8,544	\$144,347 \$17,769	1463% 270%	15.0%	0.978
Trojected	2020	8.1	1.0	\$6,063	\$7,858	\$16,872	278%	\$5,676	\$7,356	\$15,794	278%	13.070	0.936
	2021	7.4	0.9	\$5,452	\$7,066	\$16,641	305%	\$4,884	\$6,329	\$14,907	305%		0.896
	2022 2023	6.6 6.0	0.8 0.5	\$4,883 \$4,367	\$6,328 \$5,659	\$15,156 \$14,043	310% 322%	\$4,186 \$3,582	\$5,425 \$4,642	\$12,992 \$11,519	310% 322%		0.857 0.820
	2024	5.4	0.5	\$3,891	\$5,043	\$13,244	340%	\$3,055	\$3,959	\$10,396	340%		0.785
	2025	4.8	0.5	\$3,449	\$4,470	\$12,105	351%	\$2,591	\$3,358	\$9,093	351%		0.751
	2026 2027	4.3 3.8	0.5 0.4	\$3,041 \$2,667	\$3,941 \$3,456	\$10,858 \$8,863	357% 332%	\$2,186 \$1,834	\$2,833 \$2,377	\$7,805 \$6,096	357% 332%		0.719 0.688
	2028	3.3	0.4	\$2,327	\$3,016	\$7,734	332%	\$1,532	\$1,985	\$5,091	332%		0.658
	2029	2.9	0.3	\$2,015	\$2,611	\$7,083	352%	\$1,269	\$1,645	\$4,462	352%		0.630
	2030 2031	2.5 2.2	0.3	\$1,728 \$1,469	\$2,239 \$1,903	\$6,479 \$5,646	375% 384%	\$1,041 \$847	\$1,350 \$1,098	\$3,905 \$3,257	375% 384%		0.603 0.577
	2032	1.9	0.2	\$1,238	\$1,604	\$5,061	409%	\$683	\$886	\$2,794	409%		0.552
	2033	1.6	0.2	\$1,033	\$1,338	\$4,281	414%	\$546	\$707	\$2,261	414%		0.528
	2034 2035	1.3 1.1	0.2	\$851 \$693	\$1,103 \$898	\$3,696 \$3,127	434% 451%	\$430 \$335	\$557 \$435	\$1,868 \$1,512	434% 451%		0.505 0.484
	2036	0.9	0.1	\$558	\$724	\$2,343	419%	\$258	\$335	\$1,084	419%		0.463
	2037	0.7	0.1	\$444	\$576	\$1,909	430%	\$197	\$255	\$846	430%		0.443
	2038 2039	0.6 0.5	0.1 0.1	\$349 \$272	\$453 \$352	\$1,533 \$1,220	439% 449%	\$148 \$110	\$192 \$143	\$650 \$495	439% 449%		0.424 0.406
	2040	0.4	0.1	\$209	\$270	\$966	463%	\$81	\$105	\$375	463%		0.388
	2041	0.3	0.0	\$158	\$205	\$760	481%	\$59	\$76	\$282	481%		0.371
	2042 2043	0.2	0.0	\$118 \$86	\$153 \$112	\$592 \$442	502% 514%	\$42 \$29	\$54 \$38	\$210 \$150	502% 514%		0.355 0.340
	2044	0.1	0.0	\$62	\$80	\$328	531%	\$20	\$26	\$107	531%		0.325
	2045 2046	0.1	0.0	\$44 \$30	\$56 \$39	\$242 \$169	556% 565%	\$14 \$9	\$18	\$75	556% 565%		0.311 0.298
	2046	0.0	0.0	\$20	\$26	\$115	572%	\$6 \$6	\$12 \$7	\$50 \$33	572%		0.298
	2048	0.0	0.0	\$13	\$17	\$75	576%	\$4	\$5	\$20	576%		0.273
	2049 2050	0.0	0.0	\$8 \$5	\$11 \$7	\$47 \$27	563% 518%	\$2 \$1	\$3 \$2	\$12 \$7	563% 518%		0.261 0.250
	2051	0.0	0.0	\$3 \$3	\$4	\$27 \$13	430%	\$1	\$2 \$1	\$3	430%		0.239
	2052	0.0	0.0	\$2	\$2	\$6	367%	\$0	\$1	\$1	367%		0.229
	2053 2054	0.0	0.0	\$1 \$0	\$1 \$1	\$2 \$1	264% 130%	\$0 \$0	\$0 \$0	\$1 \$0	264% 130%		0.219 0.210
	2055	0.0	0.0	\$0	\$0	\$0	133%	\$0	\$0	\$0	133%		0.201
	2056	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.192
	2057 2058	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.184 0.176
	2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061 2062	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.154 0.147
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065 2066	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.129 0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$613,486 \$54,280	\$84,326 \$70,356	\$685,389 \$170,842	98%	\$1,139,938	\$107,991 \$54.756	\$1,046,622 \$135,025	84% 140%		
	<u>Future</u> Lifetime			\$54,289 \$667,775	\$70,356 \$154,682	\$179,842 \$865,231	144% 105%	\$42,252 \$1,182,189	\$54,756 \$162,748	\$135,925 \$1,182,546	140% 88%		

AF&L-Nationwide Lifetime Benfit Limits, No Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4

No Rate Increase

		Active	Disabled	Without Interest		With Interest							
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$5,563	Earned Premium \$0	Claims \$0	Ratio 0%	Earned Premium \$20,382	Earned Premium \$0	Claims \$0	Ratio 0%	Increase	Factor 3.664
	1990			\$9,406	\$0	\$0	0%	\$32,978	\$0	\$0	0%		3.506
	1991 1992			\$23,612 \$33,297	\$0 \$0	\$0 \$0	0%	\$79,218 \$106,902	\$0 \$0	\$0 \$0	0%		3.355 3.211
	1992			\$57,532	\$0 \$0	\$0 \$0	0% 0%	\$176,757	\$0 \$0	\$0 \$0	0% 0%		3.072
	1994			\$113,273	\$0	\$0	0%	\$333,025	\$0	\$0	0%		2.940
	1995			\$133,485	\$0	\$0	0%	\$375,547	\$0	\$0	0%		2.813
	1996 1997			\$152,967 \$179,542	\$0 \$0	\$0 \$0	0% 0%	\$411,827 \$462,558	\$0 \$0	\$0 \$0	0% 0%		2.692 2.576
	1998			\$155,317	\$0	\$5,676	4%	\$382,916	\$0	\$13,992	4%		2.465
	1999			\$115,942	\$0	\$0	0%	\$273,533	\$0	\$0	0%		2.359
	2000 2001			\$130,803 \$118,376	\$0 \$0	\$0 \$239,525	0% 202%	\$295,304 \$255,740	\$0 \$0	\$0 \$517,472	0% 202%		2.258 2.160
	2002			\$99,866	\$0	\$975	1%	\$206,461	\$0	\$2,015	1%		2.067
	2003			\$97,836	\$0	\$226,797	232%	\$193,553	\$0	\$448,683	232%		1.978
	2004 2005			\$89,836 \$60,376	\$0 \$63	\$665,092 \$128	740% 0%	\$170,074 \$109,379	\$0 \$114	\$1,259,122 \$232	740% 0%		1.893 1.812
	2005			\$44,845	\$3,790	\$26,676	59%	\$77,744	\$6,570	\$46,246	59%		1.734
	2007			\$38,478	\$3,848	\$20,584	53%	\$63,833	\$6,384	\$34,149	53%		1.659
	2008 2009			\$32,424 \$22,391	\$6,896 \$5,195	\$0 \$12,378	0% 55%	\$51,474 \$34,016	\$10,947 \$7,892	\$0 \$18,804	0% 55%		1.588 1.519
	2009			\$18,442	\$4,279	\$12,378	0%	\$26,810	\$6,220	\$18,804	0%		1.319
	2011			\$14,421	\$3,346	\$124,600	864%	\$20,062	\$4,654	\$173,337	864%		1.391
	2012			\$9,726	\$3,808	\$517,676	5323%	\$12,948	\$5,070	\$689,150	5323%		1.331
	2013 2014			\$3,569 \$3,433	\$2,163 \$3,497	\$252 \$0	7% 0%	\$4,547 \$4,185	\$2,756 \$4,263	\$321 \$0	7% 0%		1.274 1.219
	2015			\$3,013	\$3,799	\$0	0%	\$3,515	\$4,432	\$0	0%		1.167
	2016			\$2,902	\$3,718	\$919	32%	\$3,240	\$4,150	\$1,026	32%		1.116
Historical	2017 2018			\$2,342 \$2,245	\$2,999 \$2,876	\$0 \$1,497	0% 67%	\$2,501 \$2,295	\$3,204 \$2,940	\$0 \$1,530	0% 67%		1.068 1.022
Projected	2019	3.0	2.0	\$2,153	\$2,757	\$8,768	407%	\$2,106	\$2,697	\$8,577	407%	0.0%	0.978
	2020	2.7	1.6	\$1,932	\$2,475	\$8,745	453%	\$1,809	\$2,317	\$8,186	453%		0.936
	2021 2022	2.4	1.3 1.1	\$1,729 \$1,541	\$2,214 \$1,974	\$7,991 \$7,033	462% 456%	\$1,548 \$1,321	\$1,984 \$1,692	\$7,159 \$6,029	462% 456%		0.896 0.857
	2022	1.9	0.8	\$1,369	\$1,754	\$6,296	460%	\$1,123	\$1,439	\$5,165	460%		0.820
	2024	1.7	0.7	\$1,210	\$1,549	\$5,939	491%	\$949	\$1,216	\$4,662	491%		0.785
	2025 2026	1.5 1.3	0.5 0.4	\$1,059 \$920	\$1,357 \$1,179	\$5,456 \$4,330	515% 470%	\$796 \$662	\$1,019 \$848	\$4,098 \$3,112	515% 470%		0.751 0.719
	2020	1.1	0.4	\$797	\$1,021	\$3,209	403%	\$548	\$702	\$2,207	403%		0.688
	2028	1.0	0.2	\$686	\$879	\$2,423	353%	\$452	\$578	\$1,595	353%		0.658
	2029	0.9	0.2	\$586	\$750	\$2,134	364%	\$369	\$473	\$1,344	364%		0.630
	2030 2031	0.7 0.6	0.2	\$494 \$412	\$633 \$528	\$1,874 \$1,628	379% 395%	\$298 \$238	\$382 \$304	\$1,130 \$939	379% 395%		0.603 0.577
	2032	0.5	0.1	\$339	\$434	\$1,400	413%	\$187	\$240	\$773	413%		0.552
	2033	0.4	0.1	\$275	\$352	\$1,191	433%	\$145	\$186	\$629	433%		0.528
	2034 2035	0.3	0.1 0.1	\$221 \$174	\$283 \$222	\$998 \$824	452% 475%	\$112 \$84	\$143 \$108	\$504 \$398	452% 475%		0.505 0.484
	2036	0.2	0.1	\$133	\$170	\$653	493%	\$61	\$79	\$302	493%		0.463
	2037	0.2	0.0	\$98	\$126	\$490	499%	\$43	\$56	\$217	499%		0.443
	2038 2039	0.1	0.0	\$71 \$50	\$91 \$64	\$347 \$236	490% 475%	\$30 \$20	\$38 \$26	\$147 \$96	490% 475%		0.424 0.406
	2039	0.1	0.0	\$34	\$44	\$153	449%	\$13	\$17	\$59	449%		0.388
	2041	0.0	0.0	\$23	\$29	\$92	410%	\$8	\$11	\$34	410%		0.371
	2042 2043	0.0	0.0	\$14 \$9	\$18 \$11	\$51 \$25	358% 293%	\$5 \$3	\$7 \$4	\$18 \$9	358% 293%		0.355 0.340
	2043	0.0	0.0	\$5 \$5	\$6	\$23 \$10	293%	\$3 \$2	\$4 \$2	\$9 \$3	293%		0.340
	2045	0.0	0.0	\$3	\$3	\$3	133%	\$1	\$1	\$1	133%		0.311
	2046	0.0	0.0	\$1	\$2	\$1	74%	\$0	\$0	\$0	74%		0.298
	2047 2048	0.0	0.0	\$0 \$0	\$1 \$0	\$0 \$0	61% 0%	\$0 \$0	\$0 \$0	\$0 \$0	61% 0%		0.285 0.273
	2049	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.261
	2050	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.250
	2051 2052	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.239 0.229
	2052	-	-	\$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.229
	2054	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.210
	2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
	2056 2057	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.192 0.184
	2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
	2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060 2061	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.161 0.154
	2062	-	-	\$0	\$0	\$0 \$0	N/A	\$0	\$0	\$0 \$0	N/A		0.134
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A	\$0	\$0 \$0	\$0 \$0	N/A		0.135
	2065 2066	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.129 0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$1,775,261	\$50,278	\$1,842,775	101%	\$4,193,324	\$69,598	\$3,206,079	75%		
	Future			\$16,336	\$20,926	\$72,302	194%	\$12,933	\$16,568	\$57,396	195%		
	Lifetime			\$1,791,597	\$71,204	\$1,915,077	103%	\$4,206,257	\$86,165	\$3,263,475	76%		

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With Rate Increase

		Active	Disabled	Without Interest		With Interest							
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$5,563	Earned Premium \$0	Claims \$0	Ratio 0%	Earned Premium \$20,382	Earned Premium \$0	Claims \$0	Ratio 0%	Increase	Factor 3.664
	1990			\$9,406	\$0	\$0	0%	\$32,978	\$0	\$0	0%		3.506
	1991 1992			\$23,612 \$33,297	\$0 \$0	\$0 \$0	0%	\$79,218 \$106,902	\$0 \$0	\$0 \$0	0%		3.355 3.211
	1992			\$57,532	\$0 \$0	\$0 \$0	0% 0%	\$176,757	\$0 \$0	\$0 \$0	0% 0%		3.072
	1994			\$113,273	\$0	\$0	0%	\$333,025	\$0	\$0	0%		2.940
	1995			\$133,485	\$0	\$0	0%	\$375,547	\$0	\$0	0%		2.813
	1996 1997			\$152,967 \$179,542	\$0 \$0	\$0 \$0	0% 0%	\$411,827 \$462,558	\$0 \$0	\$0 \$0	0% 0%		2.692 2.576
	1998			\$155,317	\$0	\$5,676	4%	\$382,916	\$0	\$13,992	4%		2.465
	1999			\$115,942	\$0	\$0	0%	\$273,533	\$0	\$0	0%		2.359
	2000 2001			\$130,803 \$118,376	\$0 \$0	\$0 \$239,525	0% 202%	\$295,304 \$255,740	\$0 \$0	\$0 \$517,472	0% 202%		2.258 2.160
	2002			\$99,866	\$0	\$975	1%	\$206,461	\$0	\$2,015	1%		2.067
	2003			\$97,836	\$0	\$226,797	232%	\$193,553	\$0	\$448,683	232%		1.978
	2004 2005			\$89,836 \$60,376	\$0 \$63	\$665,092 \$128	740% 0%	\$170,074 \$109,379	\$0 \$114	\$1,259,122 \$232	740% 0%		1.893 1.812
	2005			\$44,845	\$3,790	\$26,676	59%	\$77,744	\$6,570	\$46,246	59%		1.734
	2007			\$38,478	\$3,848	\$20,584	53%	\$63,833	\$6,384	\$34,149	53%		1.659
	2008 2009			\$32,424 \$22,391	\$6,896 \$5,195	\$0 \$12,378	0% 55%	\$51,474 \$34,016	\$10,947 \$7,892	\$0 \$18,804	0% 55%		1.588 1.519
	2009			\$18,442	\$4,279	\$12,378	0%	\$26,810	\$6,220	\$18,804	0%		1.319
	2011			\$14,421	\$3,346	\$124,600	864%	\$20,062	\$4,654	\$173,337	864%		1.391
	2012			\$9,726	\$3,808	\$517,676	5323%	\$12,948	\$5,070	\$689,150	5323%		1.331
	2013 2014			\$3,569 \$3,433	\$2,163 \$3,497	\$252 \$0	7% 0%	\$4,547 \$4,185	\$2,756 \$4,263	\$321 \$0	7% 0%		1.274 1.219
	2015			\$3,013	\$3,799	\$0	0%	\$3,515	\$4,432	\$0	0%		1.167
	2016			\$2,902	\$3,718	\$919	32%	\$3,240	\$4,150	\$1,026	32%		1.116
Historical	2017 2018			\$2,342 \$2,245	\$2,999 \$2,876	\$0 \$1,497	0% 67%	\$2,501 \$2,295	\$3,204 \$2,940	\$0 \$1,530	0% 67%		1.068 1.022
Projected	2019	3.0	2.0	\$2,153	\$3,739	\$8,768	407%	\$2,106	\$3,658	\$8,577	407%	20.0%	0.978
	2020	2.7	1.6	\$1,932	\$3,357	\$8,745	453%	\$1,809	\$3,142	\$8,186	453%		0.936
	2021 2022	2.4 2.2	1.3 1.1	\$1,729 \$1,541	\$3,003 \$2,677	\$7,991 \$7,033	462% 456%	\$1,548 \$1,321	\$2,690 \$2,295	\$7,159 \$6,029	462% 456%		0.896 0.857
	2022	1.9	0.8	\$1,369	\$2,379	\$6,296	460%	\$1,123	\$1,951	\$5,165	460%		0.820
	2024	1.7	0.7	\$1,210	\$2,101	\$5,939	491%	\$949	\$1,649	\$4,662	491%		0.785
	2025 2026	1.5 1.3	0.5 0.4	\$1,059 \$920	\$1,840 \$1,599	\$5,456 \$4,330	515% 470%	\$796 \$662	\$1,382 \$1,149	\$4,098 \$3,112	515% 470%		0.751 0.719
	2020	1.1	0.4	\$797	\$1,384	\$3,209	403%	\$548	\$952	\$2,207	403%		0.688
	2028	1.0	0.2	\$686	\$1,192	\$2,423	353%	\$452	\$784	\$1,595	353%		0.658
	2029	0.9	0.2	\$586	\$1,017	\$2,134	364%	\$369	\$641	\$1,344	364%		0.630
	2030 2031	0.7 0.6	0.2	\$494 \$412	\$859 \$715	\$1,874 \$1,628	379% 395%	\$298 \$238	\$518 \$413	\$1,130 \$939	379% 395%		0.603 0.577
	2032	0.5	0.1	\$339	\$588	\$1,400	413%	\$187	\$325	\$773	413%		0.552
	2033	0.4	0.1	\$275	\$478	\$1,191	433%	\$145	\$252	\$629	433%		0.528
	2034 2035	0.3	0.1 0.1	\$221 \$174	\$383 \$302	\$998 \$824	452% 475%	\$112 \$84	\$194 \$146	\$504 \$398	452% 475%		0.505 0.484
	2036	0.2	0.1	\$133	\$230	\$653	493%	\$61	\$107	\$302	493%		0.463
	2037	0.2	0.0	\$98	\$171	\$490	499%	\$43	\$76	\$217	499%		0.443
	2038 2039	0.1	0.0	\$71 \$50	\$123 \$87	\$347 \$236	490% 475%	\$30 \$20	\$52 \$35	\$147 \$96	490% 475%		0.424 0.406
	2039	0.1	0.0	\$34	\$59	\$153	449%	\$13	\$23	\$59	449%		0.388
	2041	0.0	0.0	\$23	\$39	\$92	410%	\$8	\$15	\$34	410%		0.371
	2042 2043	0.0	0.0	\$14 \$9	\$25 \$15	\$51 \$25	358% 293%	\$5 \$3	\$9 \$5	\$18 \$9	358% 293%		0.355 0.340
	2043	0.0	0.0	\$5 \$5	\$13 \$9	\$23 \$10	293%	\$3 \$2	\$3 \$3	\$9 \$3	293%		0.340
	2045	0.0	0.0	\$3	\$5	\$3	133%	\$1	\$1	\$1	133%		0.311
	2046	0.0	0.0	\$1	\$2	\$1	74%	\$0	\$1	\$0	74%		0.298
	2047 2048	0.0	0.0	\$0 \$0	\$1 \$0	\$0 \$0	61% 0%	\$0 \$0	\$0 \$0	\$0 \$0	61% 0%		0.285 0.273
	2049	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.261
	2050	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.250
	2051 2052	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.239 0.229
	2053	_	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.219
	2054	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.210
	2055 2056	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.201 0.192
	2056	_	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.192
	2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
	2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060 2061	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.161 0.154
	2062	-	-	\$0	\$0	\$0	N/A	\$0 \$0	\$0	\$0 \$0	N/A		0.134
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064 2065	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.135 0.129
	2065	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.129
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$1,775,261	\$50,278	\$1,842,775	101%	\$4,193,324	\$69,598	\$3,206,079	75%		
	Future Lifetime			\$16,336 \$1,791,597	\$28,378 \$78,656	\$72,302 \$1,015,077	162% 102%	\$12,933 \$4,206,257	\$22,468 \$92,066	\$57,396 \$3,263,475	162% 76%		
	Lifetime			\$1,791,597	\$78,656	\$1,915,077	102%	\$4,206,257	\$92,066	\$3,263,475	76%		

AF&L-Nationwide Small Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4

No Rate Increase

		Active	Disabled		,	Without Interest				With Interest			
	Calendar	Policies BOY	Policies BOY	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Original Earned Premium	Rate Increase Earned Premium	Incurred	Loss	Premium	
	<u>Year</u> 1989	BUT	BUI	\$0	\$0	Claims \$0	Ratio N/A	S0	\$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$828	\$0	\$0	0%	\$2,904	\$0	\$0	0%		3.506
	1991 1992			\$2,587 \$1,646	\$0 \$0	\$0 \$0	0% 0%	\$8,678 \$5,286	\$0 \$0	\$0 \$0	0% 0%		3.355 3.211
	1992			\$1,040	\$0 \$0	\$0 \$0	0%	\$3,286 \$3,567	\$0 \$0	\$0 \$0	0%		3.072
	1994			\$7,140	\$0	\$0	0%	\$20,991	\$0	\$0	0%		2.940
	1995			\$29,415	\$0	\$0	0%	\$82,757	\$0	\$0	0%		2.813
	1996 1997			\$33,771 \$24,853	\$0 \$0	\$1,050 \$0	3% 0%	\$90,921 \$64,029	\$0 \$0	\$2,827 \$0	3% 0%		2.692 2.576
	1998			\$34,609	\$0	\$0	0%	\$85,325	\$0	\$0	0%		2.465
	1999			\$52,056	\$0	\$0	0%	\$122,811	\$0	\$0	0%		2.359
	2000 2001			\$60,555 \$50,107	\$0 \$0	\$454 \$10,950	1% 22%	\$136,710 \$108,251	\$0 \$0	\$1,025 \$23,656	1% 22%		2.258 2.160
	2002			\$71,929	\$0	\$16,999	24%	\$148,704	\$0	\$35,143	24%		2.067
	2003			\$93,897	\$0	\$10,716	11%	\$185,762	\$0	\$21,201	11%		1.978
	2004 2005			\$127,839	\$0 \$147	\$192,293 \$428	150% 0%	\$242,018 \$202,495	\$0 \$266	\$364,041 \$775	150% 0%		1.893
	2005			\$111,775 \$86,373	\$7,829	\$428	0%	\$202,493 \$149,737	\$13,572	\$0	0%		1.812 1.734
	2007			\$70,794	\$7,493	\$0	0%	\$117,445	\$12,431	\$0	0%		1.659
	2008			\$59,882	\$11,585	\$0	0%	\$95,065	\$18,392	\$0	0%		1.588
	2009 2010			\$53,263 \$48,159	\$12,176 \$10,940	\$0 \$512,214	0% 1064%	\$80,915 \$70,011	\$18,498 \$15,905	\$0 \$744,629	0% 1064%		1.519 1.454
	2010			\$42,497	\$9,627	\$312,214	0%	\$59,119	\$13,393	\$744,029	0%		1.391
	2012			\$37,771	\$9,118	\$41,587	110%	\$50,282	\$12,139	\$55,363	110%		1.331
	2013			\$29,882	\$7,622	\$0	0%	\$38,067	\$9,709	\$0	0%		1.274
	2014 2015			\$23,434 \$16,948	\$12,241 \$12,919	\$261 \$0	1% 0%	\$28,567 \$19,771	\$14,923 \$15,071	\$318 \$0	1% 0%		1.219 1.167
	2015			\$16,948 \$16,115	\$12,318	\$0 \$0	0%	\$17,990	\$13,751	\$0 \$0	0%		1.116
	2017			\$14,669	\$11,028	\$0	0%	\$15,670	\$11,781	\$0	0%		1.068
Historical	2018	10.0		\$14,739	\$11,083	\$7,092	48%	\$15,067	\$11,329	\$7,250	48%	0.00/	1.022
Projected	2019 2020	19.0 16.9	0.6	\$13,724 \$12,134	\$10,319 \$9,124	\$22,074 \$20,650	161% 170%	\$13,425 \$11,359	\$10,095 \$8,541	\$21,593 \$19,330	161% 170%	0.0%	0.978 0.936
	2021	15.0	0.8	\$10,735	\$8,072	\$18,430	172%	\$9,617	\$7,231	\$16,509	172%		0.896
	2022	13.4	0.8	\$9,492	\$7,137	\$17,677	186%	\$8,137	\$6,118	\$15,154	186%		0.857
	2023 2024	11.9 10.5	0.9 0.8	\$8,379 \$7,365	\$6,300 \$5,538	\$17,523 \$16,271	209% 221%	\$6,873 \$5,781	\$5,168 \$4,347	\$14,374 \$12,772	209% 221%		0.820 0.785
	2024	9.3	0.8	\$6,435	\$4,838	\$15,705	244%	\$4,834	\$3,635	\$12,772	244%		0.751
	2026	8.1	0.6	\$5,583	\$4,198	\$15,074	270%	\$4,013	\$3,018	\$10,836	270%		0.719
	2027	7.0	0.6	\$4,812	\$3,619	\$13,974	290%	\$3,310	\$2,489	\$9,612	290%		0.688
	2028 2029	6.1 5.2	0.5 0.5	\$4,120 \$3,496	\$3,098 \$2,629	\$13,265 \$11,427	322% 327%	\$2,712 \$2,202	\$2,039 \$1,656	\$8,732 \$7,198	322% 327%		0.658 0.630
	2030	4.4	0.3	\$2,943	\$2,213	\$10,292	350%	\$1,774	\$1,334	\$6,204	350%		0.603
	2031	3.7	0.4	\$2,454	\$1,845	\$9,066	369%	\$1,415	\$1,064	\$5,230	369%		0.577
	2032	3.1	0.3	\$2,030	\$1,527	\$7,657	377%	\$1,121	\$843	\$4,227	377%		0.552
	2033 2034	2.6 2.1	0.3	\$1,666 \$1,353	\$1,253 \$1,018	\$6,884 \$5,611	413% 415%	\$880 \$684	\$662 \$514	\$3,636 \$2,836	413% 415%		0.528 0.505
	2035	1.7	0.2	\$1,090	\$820	\$4,936	453%	\$527	\$396	\$2,388	453%		0.484
	2036	1.4	0.1	\$868	\$653	\$4,306	496%	\$402	\$302	\$1,993	496%		0.463
	2037 2038	1.1	0.1 0.1	\$683	\$514 \$399	\$3,706 \$3,162	542%	\$303 \$225	\$228 \$169	\$1,642 \$1,340	542% 596%		0.443 0.424
	2038	0.8	0.1	\$531 \$406	\$399 \$305	\$2,643	596% 651%	\$223 \$165	\$124	\$1,072	651%		0.424
	2040	0.5	0.1	\$306	\$230	\$2,175	712%	\$119	\$89	\$844	712%		0.388
	2041	0.4	0.0	\$226	\$170	\$1,745	774%	\$84	\$63	\$648	774%		0.371
	2042 2043	0.3	0.0	\$163 \$116	\$123 \$87	\$1,350 \$1,031	827% 889%	\$58 \$39	\$44 \$30	\$480 \$351	827% 889%		0.355 0.340
	2043	0.2	0.0	\$80	\$60	\$1,031 \$745	934%	\$26	\$20	\$243	934%		0.340
	2045	0.1	0.0	\$53	\$40	\$511	955%	\$17	\$13	\$159	955%		0.311
	2046	0.1	0.0	\$35	\$26	\$335	960%	\$10	\$8	\$100	960%		0.298
	2047 2048	0.0	0.0	\$22 \$13	\$16 \$10	\$212 \$128	969% 977%	\$6 \$4	\$5 \$3	\$60 \$35	969% 977%		0.285 0.273
	2049	0.0	0.0	\$8	\$6	\$73	967%	\$2	\$1	\$19	967%		0.261
	2050	0.0	0.0	\$4	\$3	\$33	819%	\$1	\$1	\$8	819%		0.250
	2051	0.0	0.0	\$2	\$2	\$13	642%	\$0	\$0	\$3	642%		0.239
	2052 2053	0.0	0.0	\$1 \$0	\$1 \$0	\$3 \$1	281% 355%	\$0 \$0	\$0 \$0	\$1 \$0	281% 355%		0.229 0.219
	2053	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.210
	2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
	2056 2057	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A		0.192
	2057	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.184 0.176
	2059	-	_	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061	-	-	\$0	\$0	\$0 \$0	N/A	\$0	\$0 \$0	\$0 \$0	N/A		0.154
	2062 2063	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.147 0.141
	2064	_	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0 \$0	N/A	\$0	\$0 \$0	\$0 \$0	N/A		0.124
	2067 2068	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.118 0.113
													-
	Past Future			\$1,218,694 \$101,328	\$136,127 <u>\$76,191</u>	\$794,046 <u>\$248,688</u>	59% <u>140%</u>	\$2,268,916 \$80,125	\$181,158 <u>\$60,248</u>	\$1,256,229 <u>\$181,426</u>	51% <u>129%</u>		
	Lifetime			\$1,320,022	\$212,318	\$1,042,734	68%	\$2,349,041	\$241,406	\$1,437,655	55%		

AF&L-Nationwide Small Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4 With Rate Increase

	with Kate I		Disabled			With and Internet				With Internal			
	Calendar	Active Policies	Policies	Original	Rate Increase	Without Interest Incurred	Loss	Original	Rate Increase	With Interest Incurred	Loss	Premium	Discount
	Year	BOY	BOY	Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio	Increase	Factor
	1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
	1990 1991			\$828 \$2,587	\$0 \$0	\$0 \$0	0% 0%	\$2,904 \$8,678	\$0 \$0	\$0 \$0	0% 0%		3.506 3.355
	1992			\$1,646	\$0		0%	\$5,286	\$0	\$0	0%		3.211
	1993			\$1,161	\$0	\$0	0%	\$3,567	\$0	\$0	0%		3.072
	1994			\$7,140	\$0	\$0	0%	\$20,991	\$0	\$0	0%		2.940
	1995 1996			\$29,415	\$0 \$0	\$0 \$1,050	0% 3%	\$82,757 \$90,921	\$0 \$0	\$0 \$2,827	0% 3%		2.813 2.692
	1996			\$33,771 \$24,853	\$0 \$0		5% 0%	\$64,029	\$0 \$0	\$2,827	5% 0%		2.576
	1998			\$34,609	\$0		0%	\$85,325	\$0	\$0	0%		2.465
	1999			\$52,056	\$0	\$0	0%	\$122,811	\$0	\$0	0%		2.359
	2000			\$60,555	\$0	\$454	1%	\$136,710	\$0	\$1,025	1%		2.258
	2001			\$50,107	\$0	\$10,950	22%	\$108,251	\$0	\$23,656	22%		2.160
	2002 2003			\$71,929 \$93,897	\$0 \$0	\$16,999 \$10,716	24% 11%	\$148,704 \$185,762	\$0 \$0	\$35,143 \$21,201	24% 11%		2.067 1.978
	2004			\$127,839	\$0	\$192,293	150%	\$242,018	\$0	\$364,041	150%		1.893
	2005			\$111,775	\$147	\$428	0%	\$202,495	\$266	\$775	0%		1.812
	2006			\$86,373	\$7,829	\$0	0%	\$149,737	\$13,572	\$0	0%		1.734
	2007			\$70,794	\$7,493	\$0	0%	\$117,445	\$12,431	\$0	0%		1.659
	2008			\$59,882	\$11,585	\$0	0%	\$95,065	\$18,392	\$0	0% 0%		1.588
	2009 2010			\$53,263 \$48,159	\$12,176 \$10,940	\$0 \$512,214	0% 1064%	\$80,915 \$70,011	\$18,498 \$15,905	\$0 \$744,629	1064%		1.519 1.454
	2011			\$42,497	\$9,627	\$0	0%	\$59,119	\$13,393	\$0	0%		1.391
	2012			\$37,771	\$9,118	\$41,587	110%	\$50,282	\$12,139	\$55,363	110%		1.331
	2013			\$29,882	\$7,622	\$0	0%	\$38,067	\$9,709	\$0	0%		1.274
	2014			\$23,434	\$12,241	\$261	1%	\$28,567	\$14,923	\$318	1%		1.219
	2015 2016			\$16,948 \$16,115	\$12,919 \$12,318	\$0 \$0	0% 0%	\$19,771 \$17,990	\$15,071 \$13,751	\$0 \$0	0% 0%		1.167 1.116
	2017			\$14,669	\$11,028	\$0	0%	\$15,670	\$11,781	\$0	0%		1.068
Historical	2018			\$14,739	\$11,083	\$7,092	48%	\$15,067	\$11,329	\$7,250	48%		1.022
Projected	2019	19.0	-	\$13,724	\$15,128	\$22,074	161%	\$13,425	\$14,798	\$21,593	161%	20.0%	0.978
	2020	16.9	0.6	\$12,134	\$13,375	\$20,650	170%	\$11,359	\$12,521	\$19,330	170%		0.936
	2021 2022	15.0 13.4	0.8 0.8	\$10,735 \$9,492	\$11,834 \$10,463	\$18,430 \$17,677	172% 186%	\$9,617 \$8,137	\$10,600 \$8,969	\$16,509 \$15,154	172% 186%		0.896 0.857
	2022	11.9	0.9	\$8,379	\$9,236	\$17,523	209%	\$6,873	\$7,577	\$14,374	209%		0.820
	2024	10.5	0.8	\$7,365	\$8,118	\$16,271	221%	\$5,781	\$6,373	\$12,772	221%		0.785
	2025	9.3	0.7	\$6,435	\$7,093	\$15,705	244%	\$4,834	\$5,328	\$11,797	244%		0.751
	2026	8.1	0.6	\$5,583	\$6,154	\$15,074	270%	\$4,013	\$4,424	\$10,836	270%		0.719
	2027	7.0	0.6	\$4,812	\$5,305	\$13,974	290%	\$3,310	\$3,649	\$9,612	290%		0.688
	2028 2029	6.1 5.2	0.5 0.5	\$4,120 \$3,496	\$4,541 \$3,854	\$13,265 \$11,427	322% 327%	\$2,712 \$2,202	\$2,989 \$2,427	\$8,732 \$7,198	322% 327%		0.658 0.630
	2030	4.4	0.4	\$2,943	\$3,244	\$10,292	350%	\$1,774	\$1,955	\$6,204	350%		0.603
	2031	3.7	0.4	\$2,454	\$2,705	\$9,066	369%	\$1,415	\$1,560	\$5,230	369%		0.577
	2032	3.1	0.3	\$2,030	\$2,238	\$7,657	377%	\$1,121	\$1,235	\$4,227	377%		0.552
	2033	2.6	0.3	\$1,666	\$1,836	\$6,884	413%	\$880	\$970	\$3,636	413%		0.528
	2034 2035	2.1	0.2	\$1,353 \$1,090	\$1,492 \$1,201	\$5,611	415%	\$684	\$754 \$581	\$2,836 \$2,388	415% 453%		0.505 0.484
	2036	1.7 1.4	0.2	\$868	\$1,201 \$957	\$4,936 \$4,306	453% 496%	\$527 \$402	\$443	\$2,388 \$1,993	433%		0.463
	2037	1.1	0.1	\$683	\$753	\$3,706	542%	\$303	\$334	\$1,642	542%		0.443
	2038	0.8	0.1	\$531	\$585	\$3,162	596%	\$225	\$248	\$1,340	596%		0.424
	2039	0.6	0.1	\$406	\$448	\$2,643	651%	\$165	\$182	\$1,072	651%		0.406
	2040	0.5	0.1	\$306	\$337	\$2,175	712%	\$119	\$131	\$844	712%		0.388
	2041 2042	0.4	0.0	\$226 \$163	\$249 \$180	\$1,745 \$1,350	774% 827%	\$84 \$58	\$92 \$64	\$648 \$480	774% 827%		0.371 0.355
	2043	0.2	0.0	\$116	\$128	\$1,031	889%	\$39	\$43	\$351	889%		0.340
	2044	0.1	0.0	\$80	\$88	\$745	934%	\$26	\$29	\$243	934%		0.325
	2045	0.1	0.0	\$53	\$59	\$511	955%	\$17	\$18	\$159	955%		0.311
	2046	0.1	0.0	\$35	\$38		960%	\$10	\$11	\$100	960%		0.298
	2047 2048	0.0	0.0	\$22 \$13	\$24 \$14	\$212 \$128	969% 977%	\$6 \$4	\$7 \$4	\$60 \$35	969% 977%		0.285 0.273
	2049	0.0	0.0	\$8	\$8	\$73	967%	\$2	\$2	\$19	967%		0.261
	2050	0.0	0.0	\$4	\$4	\$33	819%	\$1	\$1	\$8	819%		0.250
	2051	0.0	0.0	\$2	\$2		642%	\$0	\$1	\$3	642%		0.239
	2052	0.0	0.0	\$1	\$1	\$3	281%	\$0	\$0	\$1	281%		0.229
	2053 2054	0.0	0.0	\$0 \$0	\$0 \$0		355% 0%	\$0 \$0	\$0 \$0	\$0 \$0	355% 0%		0.219 0.210
	2054	- 0.0	0.0	\$0 \$0	\$0 \$0		0% N/A	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A		0.210
	2056	_	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
	2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
	2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
	2059	-	-	\$0	\$0	\$0 \$0	N/A	\$0	\$0	\$0 \$0	N/A		0.168
	2060 2061	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.161 0.154
	2062	-	-	\$0	\$0		N/A	\$0	\$0	\$0	N/A		0.134
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0 \$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066 2067	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.124 0.118
	2068	-	-	\$0	\$0 \$0		N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A		0.113
													-
	Past			\$1,218,694	\$136,127	\$794,046	59%	\$2,268,916	\$181,158	\$1,256,229	51%		
	Future Lifetime			\$101,328 \$1,320,022	\$111,695 \$247,822	\$248,688 \$1,042,734	117% 67%	\$80,125 \$2,349,041	\$88,323 \$269,481	\$181,426 \$1,437,655	108% 55%		
	Lucume			\$1,320,022	3241,822	\$1,042,734	0/70	\$2,349,041	\$209,481	\$1,437,033	3370		

AF&L-Nationwide Medium Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4

No Rate Increase

	No Kate inc	Active	Disabled			Without Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	Discount
	Year	BOY	BOY	Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio	Increase	Factor
	1989			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.664
	1990 1991			\$652 \$3,256	\$0 \$0	\$0 \$0	0% 0%	\$2,286 \$10,924	\$0 \$0	\$0 \$0	0% 0%		3.506 3.355
	1992			\$5,021	\$0	\$0	0%	\$16,120	\$0	\$0	0%		3.211
	1993			\$4,356	\$0	\$0	0%	\$13,383	\$0	\$0	0%		3.072
	1994			\$1,645	\$0	\$0	0%	\$4,836	\$0	\$0	0%		2.940
	1995			\$733	\$0	\$0	0%	\$2,063	\$0	\$0	0%		2.813
	1996			\$1,951	\$0	\$0	0%	\$5,252	\$0	\$0	0%		2.692
	1997			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		2.576
	1998 1999			\$86 \$3,115	\$0 \$0	\$0 \$0	0% 0%	\$211 \$7,348	\$0 \$0	\$0 \$0	0% 0%		2.465 2.359
	2000			\$5,946	\$0 \$0	\$0 \$0	0%	\$13,424	\$0 \$0	\$0 \$0	0%		2.258
	2001			\$6,441	\$0	\$0	0%	\$13,915	\$0	\$0	0%		2.160
	2002			\$7,267	\$0	\$0	0%	\$15,024	\$0	\$0	0%		2.067
	2003			\$14,205	\$0	\$0	0%	\$28,103	\$0	\$0	0%		1.978
	2004			\$16,497	\$0	\$0	0%	\$31,231	\$0	\$0	0%		1.893
	2005			\$18,764	\$18	\$0	0%	\$33,993	\$33	\$0	0%		1.812
	2006 2007			\$16,256	\$1,036 \$1,282	\$0 \$0	0% 0%	\$28,182 \$21,259	\$1,795 \$2,126	\$0 \$0	0% 0%		1.734 1.659
	2007			\$12,815 \$12,823	\$2,638	\$0 \$0	0%	\$21,239 \$20,357	\$2,126 \$4,188	\$0 \$0	0%		1.588
	2009			\$12,798	\$2,969	\$0	0%	\$19,443	\$4,511	\$0	0%		1.519
	2010			\$12,818	\$2,974	\$0	0%	\$18,634	\$4,323	\$0	0%		1.454
	2011			\$12,815	\$2,973	\$148,303	1157%	\$17,827	\$4,136	\$206,310	1157%		1.391
	2012			\$12,885	\$4,672	\$0	0%	\$17,153	\$6,220	\$0	0%		1.331
	2013			\$10,681	\$5,609	\$0	0%	\$13,607	\$7,146	\$0	0%		1.274
	2014			\$10,980	\$10,092	\$0	0%	\$13,385	\$12,302	\$0	0%		1.219
	2015 2016			\$10,862 \$10,882	\$12,526 \$12,550	\$0 \$346,495	0% 3184%	\$12,671 \$12,148	\$14,612 \$14,010	\$0 \$386,801	0% 3184%		1.167 1.116
	2017			\$9,007	\$10,149	\$2,720	30%	\$9,622	\$10,842	\$2,906	30%		1.068
Historical	2018			\$7,834	\$8,647	\$4,816	61%	\$8,009	\$8,839	\$4,924	61%		1.022
Projected	2019	5.0	1.0	\$7,555	\$8,339	\$7,993	106%	\$7,391	\$8,158	\$7,819	106%	0.0%	0.978
	2020	4.5	0.9	\$6,936	\$7,656	\$8,324	120%	\$6,493	\$7,167	\$7,793	120%		0.936
	2021	4.1	0.7	\$6,367	\$7,027	\$8,683	136%	\$5,703	\$6,295	\$7,778	136%		0.896
	2022	3.7	0.6	\$5,834	\$6,440	\$9,179	157%	\$5,001	\$5,520	\$7,868	157%		0.857
	2023 2024	3.4	0.2	\$5,343 \$4,879	\$5,897 \$5,386	\$9,595 \$9,488	180% 194%	\$4,383 \$3,830	\$4,838	\$7,871 \$7,448	180% 194%		0.820 0.785
	2024	3.0 2.7	0.2	\$4,879 \$4,437	\$4,898	\$9,488 \$9,849	222%	\$3,333	\$4,228 \$3,679	\$7,448 \$7,399	222%		0.783
	2026	2.5	0.3	\$4,018	\$4,435	\$10,247	255%	\$2,888	\$3,188	\$7,366	255%		0.719
	2027	2.2	0.3	\$3,623	\$3,999	\$9,187	254%	\$2,492	\$2,751	\$6,320	254%		0.688
	2028	2.0	0.2	\$3,260	\$3,598	\$9,237	283%	\$2,146	\$2,369	\$6,081	283%		0.658
	2029	1.7	0.2	\$2,920	\$3,223	\$8,752	300%	\$1,839	\$2,030	\$5,513	300%		0.630
	2030	1.5	0.2	\$2,600	\$2,870	\$8,857	341%	\$1,567	\$1,730	\$5,339	341%		0.603
	2031	1.4	0.2	\$2,300	\$2,539	\$8,953	389%	\$1,327	\$1,464	\$5,164	389%		0.577
	2032 2033	1.2 1.0	0.2 0.2	\$2,021 \$1,767	\$2,231 \$1,950	\$7,833 \$7,686	388% 435%	\$1,116 \$933	\$1,231 \$1,030	\$4,324 \$4,060	388% 435%		0.552 0.528
	2034	0.9	0.1	\$1,530	\$1,689	\$7,447	487%	\$774	\$854	\$3,764	487%		0.505
	2035	0.8	0.1	\$1,316	\$1,453	\$6,686	508%	\$637	\$703	\$3,234	508%		0.484
	2036	0.7	0.1	\$1,125	\$1,241	\$6,236	554%	\$521	\$575	\$2,886	554%		0.463
	2037	0.6	0.1	\$954	\$1,053	\$4,274	448%	\$423	\$467	\$1,893	448%		0.443
	2038	0.5	0.1	\$805	\$888	\$3,901	485%	\$341	\$376	\$1,653	485%		0.424
	2039	0.4	0.1	\$670	\$739	\$3,456	516%	\$272	\$300	\$1,402	516%		0.406
	2040 2041	0.3	0.1	\$553 \$451	\$610 \$498	\$3,043 \$2,654	551% 589%	\$214 \$167	\$237 \$185	\$1,181 \$986	551% 589%		0.388
	2041	0.2	0.0	\$364	\$401	\$2,304	633%	\$129	\$143	\$819	633%		0.355
	2043	0.2	0.0	\$290	\$320	\$1,981	683%	\$99	\$109	\$674	683%		0.340
	2044	0.1	0.0	\$228	\$252	\$1,689	740%	\$74	\$82	\$550	740%		0.325
	2045	0.1	0.0	\$177	\$195	\$1,414	798%	\$55	\$61	\$440	798%		0.311
	2046	0.1	0.0	\$134	\$148	\$1,170	873%	\$40	\$44	\$349	873%		0.298
	2047	0.1	0.0	\$98	\$109	\$886	901%	\$28	\$31	\$253	901%		0.285
	2048	0.0	0.0	\$71	\$78	\$654 \$462	925%	\$19	\$21	\$178	925%		0.273
	2049 2050	0.0	0.0	\$49 \$34	\$55 \$37	\$462 \$305	934% 908%	\$13 \$8	\$14 \$9	\$121 \$76	934% 908%		0.261 0.250
	2051	0.0	0.0	\$22	\$24	\$187	844%	\$5	\$6	\$45	844%		0.239
	2052	0.0	0.0	\$14	\$15	\$104	746%	\$3	\$4	\$24	746%		0.229
	2053	0.0	0.0	\$8	\$9	\$50	603%	\$2	\$2	\$11	603%		0.219
	2054	0.0	0.0	\$5	\$5	\$20	434%	\$1	\$1	\$4	434%		0.210
	2055	0.0	0.0	\$2	\$2	\$4	192%	\$0	\$0	\$1	192%		0.201
	2056	0.0	0.0	\$1	\$1	\$2	242%	\$0	\$0	\$0	242%		0.192
	2057 2058	0.0	0.0	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A	\$0 \$0	\$0 \$0	\$0 \$0	0% N/A		0.184 0.176
	2059	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.176
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066 2067	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.124 0.118
	2067	-	_	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.118
	2000			30	30	50	. 1//1	30	30	90	74/11		5.115
	Past			\$243,390	\$78,135	\$502,334	156%	\$410,409	\$95,083	\$600,941	119%		
	Future			\$72,763	\$80,312	\$182,793	119%	\$54,270	\$59,900	\$118,686	104%		
	Lifetime			\$316,152	\$158,446	\$685,127	144%	\$464,679	\$154,983	\$719,627	116%		

Page A-23 Continuing Care Actuaries

AF&L-Nationwide Medium Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4 With Rate Increase

		Active	Disabled		,	Without Interest				With Interest			
	Calendar <u>Year</u>	Policies BOY	Policies BOY	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Original Earned Premium	Rate Increase Earned Premium	Incurred Claims	Loss Ratio	Premium Increase	Discount Factor
	1989	ВОТ	ВОТ	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A	mercase	3.664
	1990			\$652	\$0	\$0	0%	\$2,286	\$0	\$0	0%		3.506
	1991			\$3,256	\$0	\$0	0%	\$10,924	\$0	\$0	0%		3.355
	1992			\$5,021	\$0	\$0	0%	\$16,120	\$0	\$0	0%		3.211
	1993			\$4,356	\$0	\$0	0%	\$13,383	\$0	\$0	0%		3.072
	1994			\$1,645	\$0	\$0	0%	\$4,836	\$0	\$0	0%		2.940
	1995 1996			\$733 \$1,951	\$0 \$0	\$0 \$0	0% 0%	\$2,063 \$5,252	\$0 \$0	\$0 \$0	0% 0%		2.813 2.692
	1997			\$0	\$0	\$0	N/A	\$0,232	\$0	\$0	N/A		2.576
	1998			\$86	\$0	\$0	0%	\$211	\$0	\$0	0%		2.465
	1999			\$3,115	\$0	\$0	0%	\$7,348	\$0	\$0	0%		2.359
	2000			\$5,946	\$0	\$0	0%	\$13,424	\$0	\$0	0%		2.258
	2001			\$6,441	\$0	\$0	0%	\$13,915	\$0	\$0	0%		2.160
	2002			\$7,267	\$0	\$0	0%	\$15,024	\$0	\$0	0%		2.067
	2003			\$14,205	\$0	\$0	0%	\$28,103	\$0	\$0	0%		1.978
	2004 2005			\$16,497 \$18,764	\$0 \$18	\$0 \$0	0% 0%	\$31,231 \$33,993	\$0 \$33	\$0 \$0	0% 0%		1.893 1.812
	2005			\$16,256	\$1,036	\$0 \$0	0%	\$28,182	\$1,795	\$0 \$0	0%		1.734
	2007			\$12,815	\$1,282	\$0	0%	\$21,259	\$2,126	\$0	0%		1.659
	2008			\$12,823	\$2,638	\$0	0%	\$20,357	\$4,188	\$0	0%		1.588
	2009			\$12,798	\$2,969	\$0	0%	\$19,443	\$4,511	\$0	0%		1.519
	2010			\$12,818	\$2,974	\$0	0%	\$18,634	\$4,323	\$0	0%		1.454
	2011			\$12,815	\$2,973	\$148,303	1157%	\$17,827	\$4,136	\$206,310	1157%		1.391
	2012			\$12,885	\$4,672	\$0	0%	\$17,153	\$6,220	\$0	0%		1.331
	2013			\$10,681	\$5,609	\$0	0%	\$13,607	\$7,146	\$0	0%		1.274
	2014			\$10,980	\$10,092	\$0 \$0	0% 0%	\$13,385	\$12,302	\$0	0% 0%		1.219
	2015 2016			\$10,862 \$10,882	\$12,526 \$12,550	\$346,495	3184%	\$12,671 \$12,148	\$14,612 \$14,010	\$0 \$386,801	3184%		1.167 1.116
	2017			\$9,007	\$10,149	\$2,720	30%	\$9,622	\$10,842	\$2,906	30%		1.068
Historical	2018			\$7,834	\$8,647	\$4,816	61%	\$8,009	\$8,839	\$4,924	61%		1.022
Projected	2019	5.0	1.0	\$7,555	\$11,518	\$7,993	106%	\$7,391	\$11,268	\$7,819	106%	20.0%	0.978
	2020	4.5	0.9	\$6,936	\$10,574	\$8,324	120%	\$6,493	\$9,899	\$7,793	120%		0.936
	2021	4.1	0.7	\$6,367	\$9,706	\$8,683	136%	\$5,703	\$8,695	\$7,778	136%		0.896
	2022	3.7	0.6	\$5,834	\$8,895	\$9,179	157%	\$5,001	\$7,625	\$7,868	157%		0.857
	2023 2024	3.4	0.2	\$5,343 \$4,879	\$8,146 \$7,438	\$9,595 \$9,488	180% 194%	\$4,383 \$3,830	\$6,682 \$5,839	\$7,871 \$7,448	180% 194%		0.820 0.785
	2024	3.0 2.7	0.2	\$4,879 \$4,437	\$6,765	\$9,488 \$9,849	222%	\$3,333	\$5,081	\$7,448 \$7,399	222%		0.783
	2025	2.5	0.3	\$4,018	\$6,126	\$10,247	255%	\$2,888	\$4,403	\$7,366	255%		0.719
	2027	2.2	0.3	\$3,623	\$5,523	\$9,187	254%	\$2,492	\$3,799	\$6,320	254%		0.688
	2028	2.0	0.2	\$3,260	\$4,970	\$9,237	283%	\$2,146	\$3,271	\$6,081	283%		0.658
	2029	1.7	0.2	\$2,920	\$4,451	\$8,752	300%	\$1,839	\$2,804	\$5,513	300%		0.630
	2030	1.5	0.2	\$2,600	\$3,964	\$8,857	341%	\$1,567	\$2,389	\$5,339	341%		0.603
	2031	1.4	0.2	\$2,300	\$3,506	\$8,953	389%	\$1,327	\$2,023	\$5,164	389%		0.577
	2032	1.2	0.2	\$2,021	\$3,081	\$7,833	388%	\$1,116	\$1,701	\$4,324	388%		0.552
	2033	1.0	0.2	\$1,767	\$2,693	\$7,686	435%	\$933	\$1,423	\$4,060	435%		0.528
	2034 2035	0.9 0.8	0.1 0.1	\$1,530 \$1,316	\$2,333 \$2,006	\$7,447 \$6,686	487% 508%	\$774 \$637	\$1,179 \$971	\$3,764 \$3,234	487% 508%		0.505 0.484
	2035	0.8	0.1	\$1,125	\$1,715	\$6,236	554%	\$521	\$794	\$2,886	554%		0.463
	2037	0.6	0.1	\$954	\$1,455	\$4,274	448%	\$423	\$645	\$1,893	448%		0.443
	2038	0.5	0.1	\$805	\$1,227	\$3,901	485%	\$341	\$520	\$1,653	485%		0.424
	2039	0.4	0.1	\$670	\$1,021	\$3,456	516%	\$272	\$414	\$1,402	516%		0.406
	2040	0.3	0.1	\$553	\$842	\$3,043	551%	\$214	\$327	\$1,181	551%		0.388
	2041	0.3	0.0	\$451	\$687	\$2,654	589%	\$167	\$255	\$986	589%		0.371
	2042	0.2	0.0	\$364	\$554 \$442	\$2,304	633%	\$129	\$197	\$819	633%		0.355
	2043 2044	0.2	0.0	\$290 \$228	\$442 \$348	\$1,981 \$1,689	683% 740%	\$99 \$74	\$150 \$113	\$674 \$550	683% 740%		0.340 0.325
	2044	0.1	0.0	\$177	\$270	\$1,414	798%	\$55	\$84	\$440	798%		0.323
	2046	0.1	0.0	\$134	\$204	\$1,170	873%	\$40	\$61	\$349	873%		0.298
	2047	0.1	0.0	\$98	\$150	\$886	901%	\$28	\$43	\$253	901%		0.285
	2048	0.0	0.0	\$71	\$108	\$654	925%	\$19	\$29	\$178	925%		0.273
	2049	0.0	0.0	\$49	\$75	\$462	934%	\$13	\$20	\$121	934%		0.261
	2050	0.0	0.0	\$34	\$51	\$305	908%	\$8	\$13	\$76	908%		0.250
	2051	0.0	0.0	\$22 \$14	\$34	\$187	844%	\$5 \$2	\$8	\$45 \$24	844%		0.239
	2052 2053	0.0	0.0	\$14 \$8	\$21 \$13	\$104 \$50	746% 603%	\$3 \$2	\$5 \$3	\$24 \$11	746% 603%		0.229 0.219
	2053	0.0	0.0	\$5 \$5	\$13 \$7	\$30 \$20	434%	\$2 \$1	\$3 \$1	\$4	434%		0.219
	2055	0.0	0.0	\$2 \$2	\$3	\$4	192%	\$0	\$1	\$1	192%		0.210
	2056	0.0	0.0	\$1	\$1	\$2	242%	\$0	\$0	\$0	242%		0.192
	2057	0.0	0.0	\$0	\$0	\$0	0%	\$0	\$0	\$0	0%		0.184
	2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
	2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A		0.154
	2062 2063	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.147 0.141
	2064	-	-	\$0 \$0	\$0	\$0 \$0	N/A	\$0	\$0	\$0 \$0	N/A		0.141
	2065	-	_	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Dogt			6343 300	670 125	\$502.224	1560/	¢410.400	605.002	\$600.041	1100/		
	Past Future			\$243,390 <u>\$72,763</u>	\$78,135 \$110,927	\$502,334 \$182,793	156% 100%	\$410,409 \$54,270	\$95,083 <u>\$82,734</u>	\$600,941 <u>\$118,686</u>	119% <u>87%</u>		
	Lifetime			\$316,152	\$189,061	\$685,127	136%	\$464,679	\$177,817	\$719,627	112%		
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AF&L-Nationwide Lifetime Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4

No Rate Increase

		Active	Disabled		,	Without Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.506
	1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.355
	1992 1993			\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		3.211 3.072
	1994			\$10,003	\$0	\$0	0%	\$29,409	\$0	\$0	0%		2.940
	1995			\$39,639	\$0	\$0	0%	\$111,522	\$0	\$0	0%		2.813
	1996 1997			\$30,307 \$21,954	\$0 \$0	\$0 \$0	0% 0%	\$81,595 \$56,560	\$0 \$0	\$0 \$0	0% 0%		2.692 2.576
	1998			\$23,871	\$0	\$276,100	1157%	\$58,850	\$0	\$680,692	1157%		2.465
	1999			\$38,834	\$0	\$0	0%	\$91,617	\$0	\$0	0%		2.359
	2000 2001			\$37,637 \$54,800	\$0 \$0	\$0 \$0	0% 0%	\$84,971 \$118,390	\$0 \$0	\$0 \$0	0% 0%		2.258 2.160
	2001			\$38,400	\$0 \$0	\$0 \$0	0%	\$79,386	\$0 \$0	\$0 \$0	0%		2.160
	2003			\$31,916	\$0	\$0	0%	\$63,142	\$0	\$0	0%		1.978
	2004			\$29,892	\$0	\$0	0%	\$56,591	\$0	\$0	0%		1.893
	2005 2006			\$26,445 \$24,628	-\$188 \$1,190	\$19,179 \$150	73% 1%	\$47,909 \$42,695	-\$340 \$2,064	\$34,745 \$260	73% 1%		1.812 1.734
	2007			\$21,216	\$2,122	\$17,941	85%	\$35,197	\$3,520	\$29,764	85%		1.659
	2008			\$13,062	\$1,969	\$0	0%	\$20,736	\$3,126	\$0	0%		1.588
	2009 2010			\$8,830 \$8,830	\$2,048 \$2,048	\$0 \$0	0% 0%	\$13,414 \$12,836	\$3,112 \$2,978	\$0 \$0	0% 0%		1.519 1.454
	2010			\$8,818	\$2,046	\$0	0%	\$12,267	\$2,846	\$0	0%		1.391
	2012			\$8,864	\$2,921	\$0	0%	\$11,800	\$3,889	\$0	0%		1.331
	2013			\$7,178	\$3,582	\$226,291	3152%	\$9,145	\$4,563	\$288,275	3152%		1.274
	2014 2015			\$3,859 \$2,197	\$3,718 \$2,814	\$6,856 \$0	178% 0%	\$4,704 \$2,563	\$4,533 \$3,283	\$8,358 \$0	178% 0%		1.219 1.167
	2016			\$1,652	\$2,117	\$0	0%	\$1,845	\$2,363	\$0	0%		1.116
***	2017			\$1,652	\$2,117	\$0	0%	\$1,765	\$2,261	\$0	0%		1.068
Historical Projected	2018 2019	1.0	_	\$1,652 \$1,556	\$2,117 \$1,993	\$1,101 \$3,042	67% 196%	\$1,689 \$1,522	\$2,164 \$1,949	\$1,126 \$2,976	67% 196%	0.0%	0.978
Trojected	2020	0.9	0.0	\$1,334	\$1,709	\$2,835	213%	\$1,249	\$1,600	\$2,654	213%	0.070	0.936
	2021	0.7	0.1	\$1,138	\$1,458	\$2,632	231%	\$1,020	\$1,306	\$2,358	231%		0.896
	2022 2023	0.6 0.5	0.1 0.1	\$966 \$823	\$1,238 \$1,055	\$1,458 \$1,344	151% 163%	\$828 \$675	\$1,061 \$865	\$1,249 \$1,103	151% 163%		0.857 0.820
	2023	0.5	0.1	\$695	\$891	\$1,227	176%	\$546	\$699	\$963	176%		0.785
	2025	0.4	0.1	\$581	\$745	\$1,107	190%	\$437	\$559	\$832	190%		0.751
	2026	0.3	0.1	\$481	\$616	\$987	205%	\$346	\$443	\$709	205%		0.719
	2027 2028	0.3	0.1 0.1	\$393 \$318	\$504 \$407	\$878 \$771	223% 243%	\$270 \$209	\$346 \$268	\$604 \$507	223% 243%		0.688 0.658
	2029	0.2	0.0	\$254	\$325	\$667	263%	\$160	\$205	\$420	263%		0.630
	2030	0.1	0.0	\$201	\$257	\$576	287%	\$121	\$155	\$347	287%		0.603
	2031 2032	0.1	0.0	\$153 \$113	\$197 \$145	\$489 \$373	319% 330%	\$89 \$62	\$113 \$80	\$282 \$206	319% 330%		0.577 0.552
	2032	0.1	0.0	\$81	\$104	\$276	339%	\$43	\$55	\$146	339%		0.528
	2034	0.0	0.0	\$57	\$73	\$196	343%	\$29	\$37	\$99	343%		0.505
	2035	0.0	0.0	\$39	\$50 \$33	\$130 \$80	333% 311%	\$19 \$12	\$24 \$15	\$63	333%		0.484
	2036 2037	0.0	0.0	\$26 \$16	\$33 \$21	\$45	276%	\$12 \$7	\$13 \$9	\$37 \$20	311% 276%		0.463 0.443
	2038	0.0	0.0	\$10	\$12	\$22	225%	\$4	\$5	\$9	225%		0.424
	2039	0.0	0.0	\$5	\$7	\$9	156%	\$2	\$3	\$3	156%		0.406
	2040 2041	0.0	0.0	\$3 \$1	\$4 \$2	\$2 \$1	65% 70%	\$1 \$1	\$1 \$1	\$1 \$0	65% 70%		0.388 0.371
	2042	0.0	0.0	\$0	\$1	\$0	0%	\$0	\$0	\$0	0%		0.355
	2043	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.340
	2044 2045	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.325 0.311
	2046	_	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.298
	2047	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.285
	2048 2049	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.273 0.261
	2049	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.250
	2051	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.239
	2052 2053	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.229 0.219
	2053	-	-	\$0	\$0	\$0	N/A	\$0 \$0	\$0	\$0 \$0	N/A		0.219
	2055	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.201
	2056	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
	2057 2058	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.184 0.176
	2059	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.168
	2060	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.161
	2061 2062	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.154 0.147
	2062	-	-	\$0	\$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.147
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A	\$0	\$0 \$0	\$0 \$0	N/A		0.129
	2066 2067	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.124 0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$496,136	\$30,621	\$547,620	104%	\$1,050,596	\$40,360	\$1,043,221	96%		
	Future			\$9,245	\$11,844	\$19,146	91%	\$7,651	\$9,801	\$15,589	89%		
	Lifetime			\$505,382	\$42,465	\$566,766	103%	\$1,058,247	\$50,161	\$1,058,810	96%		

AF&L-Nationwide Lifetime Benfit Limits with Inflation Benefits Policy Forms: HHC ORIG, HHC3, HHC4 With Rate Increase

		Active	Disabled		v	ithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Earned Premium \$0	Earned Premium \$0	Claims \$0	Ratio N/A	Increase	Factor 3.664
	1990			\$0	\$0 \$0	\$0	N/A	\$0 \$0	\$0 \$0	\$0	N/A		3.506
	1991			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.355
	1992			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.211
	1993			\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		3.072
	1994 1995			\$10,003 \$39,639	\$0 \$0	\$0 \$0	0% 0%	\$29,409 \$111,522	\$0 \$0	\$0 \$0	0% 0%		2.940 2.813
	1996			\$30,307	\$0	\$0	0%	\$81,595	\$0	\$0	0%		2.692
	1997			\$21,954	\$0	\$0	0%	\$56,560	\$0	\$0	0%		2.576
	1998			\$23,871	\$0	\$276,100	1157%	\$58,850	\$0	\$680,692	1157%		2.465
	1999			\$38,834	\$0	\$0	0%	\$91,617	\$0	\$0	0%		2.359
	2000 2001			\$37,637 \$54,800	\$0 \$0	\$0 \$0	0% 0%	\$84,971 \$118,390	\$0 \$0	\$0 \$0	0% 0%		2.258 2.160
	2002			\$38,400	\$0	\$0	0%	\$79,386	\$0	\$0	0%		2.067
	2003			\$31,916	\$0	\$0	0%	\$63,142	\$0	\$0	0%		1.978
	2004			\$29,892	\$0	\$0	0%	\$56,591	\$0	\$0	0%		1.893
	2005			\$26,445	-\$188	\$19,179	73%	\$47,909	-\$340	\$34,745	73%		1.812
	2006 2007			\$24,628 \$21,216	\$1,190 \$2,122	\$150 \$17,941	1% 85%	\$42,695 \$35,197	\$2,064 \$3,520	\$260 \$29,764	1% 85%		1.734 1.659
	2008			\$13,062	\$1,969	\$0	0%	\$20,736	\$3,126	\$0	0%		1.588
	2009			\$8,830	\$2,048	\$0	0%	\$13,414	\$3,112	\$0	0%		1.519
	2010			\$8,830	\$2,048	\$0	0%	\$12,836	\$2,978	\$0	0%		1.454
	2011			\$8,818	\$2,046	\$0	0%	\$12,267	\$2,846	\$0	0%		1.391
	2012 2013			\$8,864 \$7,178	\$2,921 \$3,582	\$0 \$226,291	0% 3152%	\$11,800 \$9,145	\$3,889 \$4,563	\$0 \$288,275	0% 3152%		1.331 1.274
	2013			\$3,859	\$3,718	\$6,856	178%	\$4,704	\$4,533	\$8,358	178%		1.219
	2015			\$2,197	\$2,814	\$0,050	0%	\$2,563	\$3,283	\$0,550	0%		1.167
	2016			\$1,652	\$2,117	\$0	0%	\$1,845	\$2,363	\$0	0%		1.116
TT: 4 : 1	2017			\$1,652	\$2,117	\$0	0%	\$1,765	\$2,261	\$0	0%		1.068
Historical Projected	2018	1.0		\$1,652 \$1,556	\$2,117 \$2,703	\$1,101 \$3,042	67% 196%	\$1,689 \$1,522	\$2,164 \$2,644	\$1,126 \$2,976	67% 196%	20.0%	0.978
Trojected	2020	0.9	0.0	\$1,334	\$2,317	\$2,835	213%	\$1,249	\$2,169	\$2,654	213%	20.070	0.936
	2021	0.7	0.1	\$1,138	\$1,977	\$2,632	231%	\$1,020	\$1,771	\$2,358	231%		0.896
	2022	0.6	0.1	\$966	\$1,679	\$1,458	151%	\$828	\$1,439	\$1,249	151%		0.857
	2023	0.5	0.1	\$823	\$1,430	\$1,344	163%	\$675	\$1,173	\$1,103	163%		0.820
	2024 2025	0.5 0.4	0.1 0.1	\$695 \$581	\$1,208 \$1,010	\$1,227 \$1,107	176% 190%	\$546 \$437	\$948 \$759	\$963 \$832	176% 190%		0.785 0.751
	2026	0.3	0.1	\$481	\$835	\$987	205%	\$346	\$600	\$709	205%		0.719
	2027	0.3	0.1	\$393	\$683	\$878	223%	\$270	\$470	\$604	223%		0.688
	2028	0.2	0.1	\$318	\$552	\$771	243%	\$209	\$363	\$507	243%		0.658
	2029 2030	0.2	0.0	\$254	\$441 \$348	\$667	263% 287%	\$160	\$278	\$420	263%		0.630
	2030	0.1	0.0	\$201 \$153	\$348 \$267	\$576 \$489	319%	\$121 \$89	\$210 \$154	\$347 \$282	287% 319%		0.603 0.577
	2032	0.1	0.0	\$113	\$196	\$373	330%	\$62	\$108	\$206	330%		0.552
	2033	0.1	0.0	\$81	\$141	\$276	339%	\$43	\$75	\$146	339%		0.528
	2034	0.0	0.0	\$57	\$99	\$196	343%	\$29	\$50	\$99	343%		0.505
	2035 2036	0.0	0.0	\$39 \$26	\$68 \$45	\$130 \$80	333% 311%	\$19 \$12	\$33 \$21	\$63 \$37	333% 311%		0.484 0.463
	2037	0.0	0.0	\$16	\$28	\$45	276%	\$7	\$12	\$20	276%		0.443
	2038	0.0	0.0	\$10	\$17	\$22	225%	\$4	\$7	\$9	225%		0.424
	2039	0.0	0.0	\$5	\$10	\$9	156%	\$2	\$4	\$3	156%		0.406
	2040	0.0	0.0	\$3	\$5	\$2	65%	\$1	\$2	\$1	65%		0.388
	2041 2042	0.0	0.0	\$1 \$0	\$2 \$1	\$1 \$0	70% 0%	\$1 \$0	\$1 \$0	\$0 \$0	70% 0%		0.371 0.355
	2043	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.340
	2044	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.325
	2045	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.311
	2046	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.298
	2047 2048	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.285 0.273
	2049	_	_	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.261
	2050	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.250
	2051	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.239
	2052	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.229
	2053 2054	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.219 0.210
	2055	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.210
	2056	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.192
	2057	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.184
	2058	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.176
	2059 2060	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.168 0.161
	2060	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.151
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065 2066	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.129 0.124
	2067	-	-	\$0 \$0	\$0 \$0	\$0	N/A	\$0 \$0	\$0 \$0	\$0	N/A		0.124
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
										61.0:			
	Past Future			\$496,136 \$9,245	\$30,621 <u>\$16,062</u>	\$547,620 <u>\$19,146</u>	104% <u>76%</u>	\$1,050,596 <u>\$7,651</u>	\$40,360 \$13,291	\$1,043,221 <u>\$15,589</u>	96% <u>74%</u>		
	Lifetime			\$505,382	\$46,683	\$566,766	103%	\$1,058,247	\$53,651	\$1,058,810	95%		
					0,000	,,,,,,		4.,000, 2 f/	,	. ,,	, , , ,		

		Active	Disabled		v	ithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	<u>Year</u> 1989	BOY	BOY	Earned Premium \$35,996	Earned Premium \$0	Claims \$2,926	Ratio 8%	Earned Premium \$131,880	Earned Premium \$0	Claims \$10,719	Ratio 8%	Increase	Factor 3.664
	1990			\$74,874	\$0	\$7,487	10%	\$262,511	\$0	\$26,248	10%		3.506
	1991			\$302,819	\$0	\$10,392	3%	\$1,015,970	\$0	\$34,867	3%		3.355
	1992 1993			\$477,697 \$410,943	\$0 \$0	\$98,013 \$140,397	21% 34%	\$1,533,680 \$1,262,545	\$0 \$0	\$314,676 \$431,343	21% 34%		3.211 3.072
	1993			\$309,153	\$0 \$0	\$53,511	17%	\$908,913	\$0 \$0	\$157,322	17%		2.940
	1995			\$399,790	\$0	\$9,615	2%	\$1,124,773	\$0	\$27,052	2%		2.813
	1996			\$424,141	\$0	\$1,290	0%	\$1,141,898	\$0	\$3,473	0%		2.692
	1997 1998			\$448,818 \$536,510	\$0 \$0	\$13,845 \$295,859	3% 55%	\$1,156,300 \$1,322,702	\$0 \$0	\$35,670 \$729,405	3% 55%		2.576 2.465
	1999			\$824,626	\$0	\$67,384	8%	\$1,945,470	\$0	\$158,973	8%		2.359
	2000			\$1,097,318	\$0	\$103,568	9%	\$2,477,329	\$0	\$233,817	9%		2.258
	2001 2002			\$1,367,431 \$1,572,657	\$0 \$0	\$432,952 \$163,132	32% 10%	\$2,954,205 \$3,251,268	\$0 \$0	\$935,351 \$337,254	32% 10%		2.160 2.067
	2002			\$1,869,653	\$0 \$0	\$777,548	42%	\$3,698,823	\$0 \$0	\$1,538,259	42%		1.978
	2004			\$2,020,666	\$0	\$983,017	49%	\$3,825,435	\$0	\$1,861,004	49%		1.893
	2005			\$1,857,205	\$1,780	\$403,338	22%	\$3,364,571	\$3,225	\$730,700	22%		1.812
	2006 2007			\$1,540,942 \$1,327,750	\$134,256 \$132,671	\$824,543 \$538,240	49% 37%	\$2,671,407 \$2,202,691	\$232,749 \$220,097	\$1,429,443 \$892,922	49% 37%		1.734 1.659
	2007			\$1,137,295	\$224,730	\$856,945	63%	\$1,805,486	\$356,764	\$1,360,423	63%		1.588
	2009			\$986,817	\$224,556	\$833,425	69%	\$1,499,137	\$341,138	\$1,266,110	69%		1.519
	2010			\$844,646	\$191,903	\$1,416,245	137%	\$1,227,901	\$278,979	\$2,058,860	137%		1.454
	2011 2012			\$729,729 \$631,471	\$165,687 \$158,428	\$1,196,277 \$1,132,775	134% 143%	\$1,015,158 \$840,638	\$230,495 \$210,905	\$1,664,194 \$1,507,994	134% 143%		1.391 1.331
	2013			\$535,486	\$140,994	\$531,012	78%	\$682,163	\$179,614	\$676,463	78%		1.274
	2014			\$410,713	\$241,124	\$368,854	57%	\$500,681	\$293,944	\$449,654	57%		1.219
	2015			\$321,051	\$248,578	\$635,273	112%	\$374,525	\$289,981	\$741,084	112%		1.167
	2016 2017			\$266,740 \$214,954	\$208,439 \$168,220	\$946,509 \$569,446	199% 149%	\$297,768 \$229,625	\$232,686 \$179,701	\$1,056,612 \$608,313	199% 149%		1.116 1.068
Historical	2018			\$184,586	\$145,438	\$625,833	190%	\$188,693	\$148,675	\$639,760	190%		1.022
Projected	2019	282.0	30.0	\$147,631	\$116,858	\$333,353	126%	\$144,417	\$114,315	\$326,097	126%	0.0%	0.978
	2020 2021	247.0 217.1	23.1 19.2	\$128,490 \$111,963	\$101,906 \$88,966	\$298,569 \$270,516	130% 135%	\$120,280 \$100,296	\$95,395 \$79,696	\$279,493 \$242,327	130% 135%		0.936 0.896
	2021	190.4	16.0	\$97,399	\$77,541	\$270,316	139%	\$83,492	\$66,470	\$242,327	135%		0.857
	2023	166.8	12.7	\$84,563	\$67,461	\$220,011	145%	\$69,367	\$55,339	\$180,477	145%		0.820
	2024	145.5	10.9	\$73,087	\$58,434	\$196,024	149%	\$57,372	\$45,869	\$153,876	149%		0.785
	2025 2026	126.2 108.7	9.6 8.2	\$62,776 \$53,574	\$50,307 \$43,040	\$172,474 \$151,837	153% 157%	\$47,156 \$38,511	\$37,790 \$30,938	\$129,559 \$109,145	153% 157%		0.751 0.719
	2027	93.0	7.0	\$45,415	\$36,586	\$130,098	159%	\$31,240	\$25,167	\$89,492	159%		0.688
	2028	79.1	6.0	\$38,242	\$30,903	\$113,233	164%	\$25,173	\$20,342	\$74,537	164%		0.658
	2029	66.7	5.1	\$31,954	\$25,910	\$96,618	167%	\$20,128	\$16,321	\$60,861	167%		0.630
	2030 2031	55.7 46.2	4.4 3.7	\$26,480 \$21,751	\$21,549 \$17,769	\$83,076 \$71,807	173% 182%	\$15,962 \$12,547	\$12,990 \$10,249	\$50,077 \$41,420	173% 182%		0.603 0.577
	2031	37.9	3.1	\$17,704	\$14,522	\$60,390	187%	\$9,772	\$8,016	\$33,335	187%		0.552
	2033	30.8	2.6	\$14,281	\$11,767	\$51,703	198%	\$7,544	\$6,216	\$27,310	198%		0.528
	2034	24.8	2.2	\$11,403	\$9,441	\$43,464	209%	\$5,764	\$4,772	\$21,970	209%		0.505
	2035 2036	19.7 15.5	1.8 1.5	\$9,014 \$7,053	\$7,502 \$5,904	\$36,029 \$29,440	218% 227%	\$4,360 \$3,265	\$3,629 \$2,733	\$17,427 \$13,627	218% 227%		0.484
	2037	12.1	1.2	\$5,463	\$4,601	\$22,701	226%	\$2,420	\$2,038	\$10,055	226%		0.443
	2038	9.3	0.9	\$4,189	\$3,553	\$18,355	237%	\$1,776	\$1,506	\$7,780	237%		0.424
	2039	7.0	0.7	\$3,175	\$2,712	\$14,637	249%	\$1,288	\$1,100	\$5,937	249%		0.406
	2040 2041	5.3 3.9	0.6 0.4	\$2,379 \$1,763	\$2,049 \$1,532	\$11,325 \$8,852	256% 269%	\$923 \$655	\$795 \$569	\$4,396 \$3,288	256% 269%		0.388
	2042	2.8	0.3	\$1,292	\$1,134	\$6,849	282%	\$459	\$403	\$2,434	282%		0.355
	2043	2.0	0.2	\$937	\$831	\$5,271	298%	\$319	\$283	\$1,793	298%		0.340
	2044 2045	1.4 1.0	0.2	\$672 \$476	\$602 \$431	\$4,028 \$3,047	316% 336%	\$219 \$148	\$196 \$134	\$1,311 \$949	316% 336%		0.325
	2045	0.7	0.1	\$332	\$304	\$2,283	359%	\$99	\$91	\$680	359%		0.298
	2047	0.5	0.1	\$228	\$211	\$1,632	372%	\$65	\$60	\$466	372%		0.285
	2048	0.3	0.0	\$155	\$144	\$1,150	385%	\$42	\$39	\$314	385%		0.273
	2049 2050	0.2	0.0	\$103 \$68	\$97 \$64	\$790 \$506	394% 384%	\$27 \$17	\$25 \$16	\$206 \$126	394% 384%		0.261 0.250
	2051	0.1	0.0	\$43	\$41	\$307	364%	\$10	\$10	\$74	364%		0.239
	2052	0.1	0.0	\$27	\$26	\$174	332%	\$6	\$6	\$40	332%		0.229
	2053	0.0	0.0	\$16	\$15	\$92	291%	\$4	\$3	\$20	291%		0.219
	2054 2055	0.0	0.0	\$9 \$5	\$9 \$5	\$43 \$18	241% 191%	\$2 \$1	\$2 \$1	\$9 \$4	241% 191%		0.210 0.201
	2056	0.0	0.0	\$2	\$2	\$10	222%	\$0	\$0	\$2	222%		0.192
	2057	0.0	0.0	\$1	\$1	\$3	159%	\$0	\$0	\$1	159%		0.184
	2058	0.0	0.0	\$0	\$0	\$1	101%	\$0	\$0	\$0	101%		0.176
	2059 2060	0.0	0.0	\$0 \$0	\$0 \$0	\$0 \$0	104% 0%	\$0 \$0	\$0 \$0	\$0 \$0	104% 0%		0.168 0.161
	2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
	2063	-	-	\$0	\$0 \$0	\$0	N/A	\$0	\$0 \$0	\$0	N/A		0.141
	2064 2065	-	-	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A	\$0 \$0	\$0 \$0	\$0 \$0	N/A N/A		0.135 0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$23,162,476	\$2,386,806	\$14,039,651	55%	\$44,914,147	\$3,198,954	\$21,917,965	46%		
	Future			\$1,004,117	\$804,731	\$2,704,173	149%	\$805,127	\$643,524	\$2,099,610	145%		
	Lifetime			\$24,166,593	\$3,191,537	\$16,743,824	61%	\$45,719,274	\$3,842,478	\$24,017,575	48%		

Page A-27 Continuing Care Actuaries

		Active	Disabled		v	Vithout Interest				With Interest			
	Calendar	Policies	Policies	Original	Rate Increase	Incurred	Loss	Original	Rate Increase	Incurred	Loss	Premium	
	Year	BOY	BOY	Earned Premium	Earned Premium	Claims	Ratio	Earned Premium	Earned Premium	Claims	Ratio	Increase	Factor
	1989			\$35,996	\$0	\$2,926	8%	\$131,880	\$0	\$10,719	8%		3.664
	1990 1991			\$74,874 \$302,819	\$0 \$0	\$7,487 \$10,392	10% 3%	\$262,511 \$1,015,970	\$0 \$0	\$26,248 \$34,867	10% 3%		3.506 3.355
	1992			\$477,697	\$0	\$98,013	21%	\$1,533,680	\$0	\$314,676	21%		3.211
	1993			\$410,943	\$0	\$140,397	34%	\$1,262,545	\$0	\$431,343	34%		3.072
	1994			\$309,153	\$0	\$53,511	17%	\$908,913	\$0	\$157,322	17%		2.940
	1995			\$399,790	\$0	\$9,615	2%	\$1,124,773	\$0	\$27,052	2%		2.813
	1996			\$424,141	\$0	\$1,290	0%	\$1,141,898	\$0	\$3,473	0%		2.692
	1997			\$448,818	\$0	\$13,845	3%	\$1,156,300	\$0	\$35,670	3%		2.576
	1998 1999			\$536,510	\$0 \$0	\$295,859	55% 8%	\$1,322,702 \$1,945,470	\$0 \$0	\$729,405	55% 8%		2.465 2.359
	2000			\$824,626 \$1,097,318	\$0 \$0	\$67,384 \$103,568	8% 9%	\$2,477,329	\$0 \$0	\$158,973 \$233,817	8% 9%		2.339
	2001			\$1,367,431	\$0	\$432,952	32%	\$2,954,205	\$0	\$935,351	32%		2.160
	2002			\$1,572,657	\$0	\$163,132	10%	\$3,251,268	\$0	\$337,254	10%		2.067
	2003			\$1,869,653	\$0	\$777,548	42%	\$3,698,823	\$0	\$1,538,259	42%		1.978
	2004			\$2,020,666	\$0	\$983,017	49%	\$3,825,435	\$0	\$1,861,004	49%		1.893
	2005			\$1,857,205	\$1,780	\$403,338	22%	\$3,364,571	\$3,225	\$730,700	22%		1.812
	2006			\$1,540,942	\$134,256	\$824,543	54%	\$2,671,407	\$232,749	\$1,429,443	49%		1.734
	2007 2008			\$1,327,750	\$132,671	\$538,240 \$856,945	41% 75%	\$2,202,691	\$220,097	\$892,922	37% 63%		1.659 1.588
	2009			\$1,137,295 \$986,817	\$224,730 \$224,556	\$833,425	84%	\$1,805,486 \$1,499,137	\$356,764 \$341,138	\$1,360,423 \$1,266,110	69%		1.519
	2010			\$844,646	\$191,903	\$1,416,245	168%	\$1,227,901	\$278,979	\$2,058,860	137%		1.454
	2011			\$729,729	\$165,687	\$1,196,277	164%	\$1,015,158	\$230,495	\$1,664,194	134%		1.391
	2012			\$631,471	\$158,428	\$1,132,775	179%	\$840,638	\$210,905	\$1,507,994	143%		1.331
	2013			\$535,486	\$140,994	\$531,012	99%	\$682,163	\$179,614	\$676,463	78%		1.274
	2014			\$410,713	\$241,124	\$368,854	90%	\$500,681	\$293,944	\$449,654	57%		1.219
	2015			\$321,051	\$248,578	\$635,273	198%	\$374,525	\$289,981	\$741,084	112%		1.167
	2016			\$266,740	\$208,439	\$946,509	355%	\$297,768	\$232,686	\$1,056,612	199%		1.116
TT: 4 : 1	2017			\$214,954	\$168,220	\$569,446	265%	\$229,625	\$179,701	\$608,313	149%		1.068
Historical	2018	202.0	20.0	\$184,586	\$145,438	\$625,833	339%	\$188,693	\$148,675	\$639,760	190%	14.00/	1.022
Projected	2019 2020	282.0 247.0	30.0 23.1	\$147,631 \$128,490	\$153,880 \$134,256	\$333,353 \$298,569	226% 232%	\$144,417 \$120,280	\$150,530 \$125,678	\$326,097 \$279,493	111% 114%	14.0%	0.978 0.936
	2020	217.1	19.2	\$111,963	\$134,236 \$117,260	\$298,369	242%	\$100,296	\$125,678 \$105,041	\$279,493	114%		0.896
	2021	190.4	16.0	\$97,399	\$102,249	\$243,457	250%	\$83,492	\$87,650	\$208,697	122%		0.857
	2023	166.8	12.7	\$84,563	\$89,001	\$220,011	260%	\$69,367	\$73,008	\$180,477	127%		0.820
	2024	145.5	10.9	\$73,087	\$77,131	\$196,024	268%	\$57,372	\$60,547	\$153,876	130%		0.785
	2025	126.2	9.6	\$62,776	\$66,441	\$172,474	275%	\$47,156	\$49,909	\$129,559	133%		0.751
	2026	108.7	8.2	\$53,574	\$56,876	\$151,837	283%	\$38,511	\$40,884	\$109,145	137%		0.719
	2027	93.0	7.0	\$45,415	\$48,377	\$130,098	286%	\$31,240	\$33,277	\$89,492	139%		0.688
	2028	79.1	6.0	\$38,242	\$40,889	\$113,233	296%	\$25,173	\$26,916	\$74,537	143%		0.658
	2029	66.7	5.1	\$31,954	\$34,307	\$96,618	302%	\$20,128	\$21,610	\$60,861	146%		0.630
	2030	55.7	4.4	\$26,480	\$28,555	\$83,076	314%	\$15,962	\$17,213	\$50,077	151%		0.603
	2031	46.2	3.7	\$21,751	\$23,564	\$71,807	330%	\$12,547	\$13,592	\$41,420	158%		0.577
	2032 2033	37.9	3.1	\$17,704	\$19,275	\$60,390	341%	\$9,772	\$10,639	\$33,335	163%		0.552 0.528
	2033	30.8 24.8	2.6 2.2	\$14,281 \$11,403	\$15,633 \$12,556	\$51,703 \$43,464	362% 381%	\$7,544 \$5,764	\$8,258 \$6,347	\$27,310 \$21,970	173% 181%		0.505
	2034	19.7	1.8	\$9,014	\$9,989	\$36,029	400%	\$4,360	\$4,832	\$17,427	190%		0.303
	2036	15.5	1.5	\$7,053	\$7,870	\$29,440	417%	\$3,265	\$3,643	\$13,627	197%		0.463
	2037	12.1	1.2	\$5,463	\$6,142	\$22,701	416%	\$2,420	\$2,720	\$10,055	196%		0.443
	2038	9.3	0.9	\$4,189	\$4,748	\$18,355	438%	\$1,776	\$2,013	\$7,780	205%		0.424
	2039	7.0	0.7	\$3,175	\$3,630	\$14,637	461%	\$1,288	\$1,472	\$5,937	215%		0.406
	2040	5.3	0.6	\$2,379	\$2,746	\$11,325	476%	\$923	\$1,066	\$4,396	221%		0.388
	2041	3.9	0.4	\$1,763	\$2,057	\$8,852	502%	\$655	\$764	\$3,288	232%		0.371
	2042	2.8	0.3	\$1,292	\$1,524	\$6,849	530%	\$459	\$542	\$2,434	243%		0.355
	2043	2.0	0.2	\$937	\$1,118	\$5,271	563%	\$319	\$380	\$1,793	256%		0.340
	2044	1.4	0.2	\$672	\$812	\$4,028	600%	\$219	\$264	\$1,311	271%		0.325
	2045 2046	1.0 0.7	0.1 0.1	\$476 \$332	\$582 \$411	\$3,047 \$2,283	640% 687%	\$148 \$99	\$181 \$123	\$949 \$680	288% 307%		0.311 0.298
	2047	0.7	0.1	\$228	\$285	\$1,632	716%	\$65	\$81	\$466	318%		0.285
	2048	0.3	0.0	\$155	\$195	\$1,150	743%	\$42	\$53	\$314	329%		0.273
	2049	0.2	0.0	\$103	\$131	\$790	763%	\$27	\$34	\$206	336%		0.261
	2050	0.1	0.0	\$68	\$86	\$506	747%	\$17	\$22	\$126	328%		0.250
	2051	0.1	0.0	\$43	\$56	\$307	709%	\$10	\$13	\$74	311%		0.239
	2052	0.1	0.0	\$27	\$35	\$174	646%	\$6	\$8	\$40	283%		0.229
	2053	0.0	0.0	\$16	\$21	\$92	566%	\$4	\$5	\$20	249%		0.219
	2054	0.0	0.0	\$9	\$12	\$43	466%	\$2	\$2	\$9	206%		0.210
	2055	0.0	0.0	\$5	\$6	\$18	368%	\$1	\$1	\$4	165%		0.201
	2056	0.0	0.0	\$2	\$3	\$10	420%	\$0	\$1	\$2	191%		0.192
	2057 2058	0.0	0.0	\$1 \$0	\$1 \$0	\$3 \$1	295% 177%	\$0 \$0	\$0 \$0	\$1 \$0	138% 90%		0.184 0.176
	2059	0.0	0.0	\$0 \$0	\$0 \$0	\$0	182%	\$0 \$0	\$0 \$0	\$0 \$0	93%		0.176
	2060	0.0	0.0	\$0 \$0	\$0 \$0	\$0 \$0	0%	\$0 \$0	\$0 \$0	\$0 \$0	0%		0.161
	2061	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.154
	2062	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.147
	2063	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.141
	2064	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.135
	2065	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.129
	2066	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.124
	2067	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.118
	2068	-	-	\$0	\$0	\$0	N/A	\$0	\$0	\$0	N/A		0.113
	Past			\$23,162,476	\$2,386,806	\$14,039,651	55%	\$44,914,147	\$3,198,954	\$21,917,965	46%		
	Future			\$23,162,476 \$1,004,117	\$2,386,806 \$1,062,712	\$14,039,651 \$2,704,173	35% 131%	\$44,914,147 \$805,127	\$3,198,954 \$849,321	\$21,917,965 \$2,099,610	46% 127%		
	Lifetime			\$24,166,593	\$3,449,518	\$16,743,824	61%	\$45,719,274	\$4,048,275	\$24,017,575	48%		
				1,100,093	,,0	,. 10,02T	0170	÷.5,7.5,274	÷ .,0 .0,273		1073		

Rate Stabilization and Loss Ratio Tests

AF&L National	Policies-Small Benf	it Lim	it, No Inflation Benefits		
Original Premium	\$165,617,847	X	58%	=	\$96,058,352
Rate Increase Premiums	\$24,345,571	X	85%	=	\$20,693,736
Total Premiums Tested	\$96,058,352	+	\$20,693,736	=	\$116,752,087
Incurred Claims vs. Tested Premiums			\$125,092,729	>	\$116,752,087
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					66%

AF&L National l	Policies-Medium Ber	ıfit Lim	nit, No Inflation Benefit	S	
Original Premium	\$18,110,725	X	58%	=	\$10,504,220
Rate Increase Premiums	\$2,940,005	X	85%	=	\$2,499,004
Total Premiums Tested	\$10,504,220	+	\$2,499,004	=	\$13,003,225
Incurred Claims vs. Tested Premiums			\$22,233,618	>	\$13,003,225
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					106%

AF&L National I	Policies-Lifetime Ber	ıfit Lim	nit, No Inflation Benefit	s	
Original Premium	\$33,104,660	X	58%	=	\$19,200,703
Rate Increase Premiums	\$4,962,143	\mathbf{X}	85%	=	\$4,217,822
Total Premiums Tested	\$19,200,703	+	\$4,217,822	=	\$23,418,525
Incurred Claims vs. Tested Premiums			\$62,285,248	>	\$23,418,525
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					164%

AF&L Nation	al Policies-Small Ber	nfit Lin	nit, Inflation Benefits		
Original Premium	\$9,463,690	X	58%	=	\$5,488,940
Rate Increase Premiums	\$1,420,027	X	85%	=	\$1,207,023
Total Premiums Tested	\$5,488,940	+	\$1,207,023	=	\$6,695,964
Incurred Claims vs. Tested Premiums			\$6,723,693	>	\$6,695,964
Pass Rate Stabilization Test?					YES
Lifetime Loss Ratio					62%

AF&L National Policies-Medium Benfit Limit, Inflation Benefits										
Original Premium	\$1,686,086	X	58%	=	\$977,930					
Rate Increase Premiums	\$291,371	X	85%	=	\$247,665					
Total Premiums Tested	\$977,930	+	\$247,665	=	\$1,225,595					
Incurred Claims vs. Tested Premiums			\$826,225	>	\$1,225,595					
Pass Rate Stabilization Test?					NO					
Lifetime Loss Ratio					42%					

AF&L National Policies-Lifetime Benfit Limit, Inflation Benefits										
Original Premium	\$4,636,809	X	58%	=	\$2,689,349					
Rate Increase Premiums	\$500,857	X	85%	=	\$425,729					
Total Premiums Tested	\$2,689,349	+	\$425,729	=	\$3,115,078					
Incurred Claims vs. Tested Premiums			\$5,231,741	>	\$3,115,078					
Pass Rate Stabilization Test?					YES					
Lifetime Loss Ratio					102%					

AF&L National Policies-All Benefits										
Original Premium	\$232,619,817	X	58%	=	\$134,919,494					
Rate Increase Premiums	\$34,459,975	X	85%	=	\$29,290,979					
Total Premiums Tested	\$134,919,494	+	\$29,290,979	=	\$164,210,473					
Incurred Claims vs. Tested Premiums			\$222,393,254	>	\$164,210,473					
Pass Rate Stabilization Test?					YES					
Lifetime Loss Ratio					83%					

Rate Stabilization and Loss Ratio Tests

AF&L Pennsylvania Policies-Small Benfit Limit, No Inflation Benefits									
Original Premium	\$36,458,861	X	58%	=	\$21,146,139				
Rate Increase Premiums	\$3,292,512	X	85%	=	\$2,798,635				
Total Premiums Tested	\$21,146,139	+	\$2,798,635	=	\$23,944,775				
Incurred Claims vs. Tested Premiums			\$16,355,461	>	\$23,944,775				
Pass Rate Stabilization Test?					NO				
Lifetime Loss Ratio					41%				

AF&L Pennsylvania Policies-Medium Benfit Limit, No Inflation Benefits										
Original Premium	\$1,182,189	X	58%	=	\$685,670					
Rate Increase Premiums	\$162,748	X	85%	=	\$138,336					
Total Premiums Tested	\$685,670	+	\$138,336	=	\$824,005					
Incurred Claims vs. Tested Premiums			\$1,182,546	>	\$824,005					
Pass Rate Stabilization Test?					YES					
Lifetime Loss Ratio					88%					

AF&L Pennsylvania Policies-Lifetime Benfit Limit, No Inflation Benefits										
Original Premium	\$4,206,257	X	58%	=	\$2,439,629					
Rate Increase Premiums	\$92,066	X	85%	=	\$78,256					
Total Premiums Tested	\$2,439,629	+	\$78,256	=	\$2,517,885					
Incurred Claims vs. Tested Premiums			\$3,263,475	>	\$2,517,885					
Pass Rate Stabilization Test?					YES					
Lifetime Loss Ratio					76%					

AF&L Pennsylvania Policies-Small Benfit Limit, Inflation Benefits										
Original Premium	\$2,349,041	X	58%	=	\$1,362,444					
Rate Increase Premiums	\$269,481	X	85%	=	\$229,059					
Total Premiums Tested	\$1,362,444	+	\$229,059	=	\$1,591,502					
Incurred Claims vs. Tested Premiums			\$1,437,655	>	\$1,591,502					
Pass Rate Stabilization Test?					NO					
Lifetime Loss Ratio					55%					

AF&L Pennsylvania Policies-Medium Benfit Limit, Inflation Benefits										
Original Premium	\$464,679	X	58%	=	\$269,514					
Rate Increase Premiums	\$177,817	X	85%	=	\$151,145					
Total Premiums Tested	\$269,514	+	\$151,145	=	\$420,659					
Incurred Claims vs. Tested Premiums			\$719,627	>	\$420,659					
Pass Rate Stabilization Test?					YES					
Lifetime Loss Ratio					112%					

AF&L Pennsylvania Policies-Lifetime Benfit Limit, Inflation Benefits									
Original Premium	\$1,058,247	X	58%	=	\$613,783				
Rate Increase Premiums	\$53,651	X	85%	=	\$45,603				
Total Premiums Tested	\$613,783	+	\$45,603	=	\$659,387				
Incurred Claims vs. Tested Premiums			\$1,058,810	>	\$659,387				
Pass Rate Stabilization Test?					YES				
Lifetime Loss Ratio	•				95%				

AF&L Pennsylvania Policies-All Benefits										
Original Premium	\$45,719,274	X	58%	=	\$26,517,179					
Rate Increase Premiums	\$4,048,275	X	85%	=	\$3,441,033					
Total Premiums Tested	\$26,517,179	+	\$3,441,033	=	\$29,958,212					
Incurred Claims vs. Tested Premiums			\$24,017,575	>	\$29,958,212					
Pass Rate Stabilization Test?					NO					
Lifetime Loss Ratio					48%					

	AF&L National Active Policies 12/31/18												
Policy Form	Benfit Size	Inflation	Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Premium	Limit (Non- Life)	Percent Unlimited	
HHC4/TQHLC	Small	No	739	71%	69.1	86.1	17.6	91.7	16.3	1,047	1.9	0%	
HHC4/TQHLC	Medium	No	82	71%	67.2	84.5	17.7	101.5	25.9	1,615	4.4	0%	
HHC4/TQHLC	Lifetime	No	98	79%	66.0	83.6	18.0	109.9	9.6	1,974	N/A	100%	
HHC4/TQHLC	Small	Yes	85	72%	66.2	83.5	17.7	85.6	17.3	1,271	2.0	0%	
HHC4/TQHLC	Medium	Yes	10	60%	64.1	80.7	16.8	101.0	28.0	2,467	4.5	0%	
HHC4/TQHLC	<u>Lifetime</u>	Yes	<u>13</u>	<u>85%</u>	<u>64.0</u>	<u>82.8</u>	<u>19.1</u>	<u>95.4</u>	<u>15.4</u>	<u>2,612</u>	N/A	100%	
HHC4/TQHLC	All	All	1,027	72%	68.3	85.4	17.6	93.9	16.6	1,233	N/A	11%	

	AF&L Pennsylvania Active Policies 12/31/18												
Policy Form	Benfit Size	Inflation	Active Policies	Gender (F)	Issue Age	Current Age	Duration	Initial Benefit	EP	Premium	Limit (Non- Life)	Percent Unlimited	
ННС4	Small	No	245	75%	68.4	85.3	17.4	87.2	21.6	879	1.4	0%	
ННС4	Medium	No	9	56%	64.2	80.9	17.1	108.9	17.8	1,562	4.3	0%	
ННС4	Lifetime	No	3	100%	65.0	82.0	17.7	83.3	0.0	1,707	N/A	100%	
ННС4	Small	Yes	19	79%	66.2	83.2	17.4	92.8	10.5	1,331	1.5	0%	
ННС4	Medium	Yes	5	80%	63.8	80.4	16.6	114.0	28.0	3,296	4.4	0%	
HHC4	<u>Lifetime</u>	Yes	<u>1</u>	100%	<u>67.0</u>	<u>87.0</u>	<u>20.0</u>	80.0	<u>0.0</u>	<u>3,769</u>	<u>N/A</u>	100%	
ннс4	All	All	282	75%	68.0	84.9	17.4	88.7	20.6	993	1.6	1%	

		Sma	ıll-No Inflat	ion	
	Policy	Total	Average	Proposed	Proposed
State	Count	Premium	Premium	Increase	Premium
AR	-	\$0	\$0	0.0%	\$0
FL	111	\$170,424	\$1,535	12.5%	\$1,727
GA	10	\$15,076	\$1,508	12.5%	\$1,696
IL	76	\$72,423	\$953	12.5%	\$1,072
IN	38	\$41,822	\$1,101	12.5%	\$1,238
KS	13	\$8,026	\$617	12.5%	\$695
KY	22	\$24,106	\$1,096	12.5%	\$1,233
ME	-	\$0	\$0	0.0%	\$0
MO	24	\$22,458	\$936	12.5%	\$1,053
MT	1	\$1,649	\$1,649	12.5%	\$1,856
NC	-	\$0	\$0	0.0%	\$0
ND	5	\$4,659	\$932	12.5%	\$1,048
NE	1	\$1,854	\$1,854	12.5%	\$2,086
NV	1	\$583	\$583	12.5%	\$655
ОН	54	\$65,897	\$1,220	12.5%	\$1,373
OK	4	\$4,441	\$1,110	12.5%	\$1,249
OR	2	\$2,427	\$1,214	12.5%	\$1,365
PA	245	\$215,281	\$879	12.5%	\$989
SC	17	\$16,280	\$958	12.5%	\$1,077
SD	-	\$0	\$0	0.0%	\$0
TN	33	\$33,765	\$1,023	12.5%	\$1,151
TX	43	\$39,302	\$914	12.5%	\$1,028
UT	2	\$1,515	\$758	12.5%	\$852
VA	37	\$32,010	\$865	12.5%	\$973
WV	-	\$0	\$0	0.0%	\$0
\underline{WY}		\$ <u>0</u>	\$ <u>0</u>	0.0%	\$ <u>0</u>
Total	739	\$773,998	\$1,047	12.5%	\$1, 1 78

		Medi	um-No Infl	ation	
	Policy	Total	Average	Proposed	Proposed
State	Count	Premium	Premium	Increase	Premium
AR	-	\$0	\$0	0.0%	\$0
FL	9	\$26,647	\$2,961	15.0%	\$3,405
GA	8	\$19,692	\$2,462	15.0%	\$2,831
IL	7	\$8,873	\$1,268	15.0%	\$1,458
IN	3	\$3,336	\$1,112	15.0%	\$1,279
KS	-	\$0	\$0	0.0%	\$0
KY	6	\$7,274	\$1,212	15.0%	\$1,394
ME	-	\$0	\$0	0.0%	\$0
MO	2	\$2,791	\$1,395	15.0%	\$1,605
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	-	\$0	\$0	0.0%	\$0
NE	-	\$0	\$0	0.0%	\$0
NV	1	\$2,228	\$2,228	15.0%	\$2,562
OH	1	\$944	\$944	15.0%	\$1,085
OK	6	\$6,170	\$1,028	15.0%	\$1,183
OR	3	\$4,141	\$1,380	15.0%	\$1,587
PA	9	\$14,055	\$1,562	15.0%	\$1,796
SC	4	\$7,220	\$1,805	15.0%	\$2,076
SD	1	\$668	\$668	15.0%	\$768
TN	6	\$12,291	\$2,049	15.0%	\$2,356
TX	13	\$13,087	\$1,007	15.0%	\$1,158
UT	-	\$0	\$0	0.0%	\$0
VA	3	\$2,973	\$991	15.0%	\$1,140
WV	-	\$0	\$0	0.0%	\$0
$\underline{\mathrm{WY}}$		\$ <u>0</u>	\$ <u>0</u>	0.0%	<u>\$0</u>
Total	82	\$132,389	\$1, 6 15	15.0%	\$1, 8 57

		Lifeti	me-No Infl	ation	
	Policy	Total	Average	Proposed	Proposed
State	Count	Premium	Premium	Increase	Premium
AR	-	\$0	\$0	0.0%	\$0
FL	23	\$48,896	\$2,126	20.0%	\$2,551
GA	12	\$36,229	\$3,019	20.0%	\$3,623
IL	12	\$24,165	\$2,014	20.0%	\$2,417
IN	9	\$16,144	\$1,794	20.0%	\$2,153
KS	1	\$1,475	\$1,475	20.0%	\$1,770
KY	3	\$9,612	\$3,204	20.0%	\$3,845
ME	-	\$0	\$0	0.0%	\$0
MO	2	\$4,142	\$2,071	20.0%	\$2,485
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	-	\$0	\$0	0.0%	\$0
NE	1	\$683	\$683	20.0%	\$820
NV	-	\$0	\$0	0.0%	\$0
ОН	2	\$3,360	\$1,680	20.0%	\$2,016
OK	1	\$1,001	\$1,001	20.0%	\$1,201
OR	1	\$1,262	\$1,262	20.0%	\$1,515
PA	3	\$5,122	\$1,707	20.0%	\$2,049
SC	9	\$13,585	\$1,509	20.0%	\$1,811
SD	-	\$0	\$0	0.0%	\$0
TN	1	\$3,552	\$3,552	20.0%	\$4,262
TX	13	\$19,091	\$1,469	20.0%	\$1,762
UT	-	\$0	\$0	0.0%	\$0
VA	5	\$5,131	\$1,026	20.0%	\$1,231
WV	-	\$0	\$0	0.0%	\$0
\underline{WY}		\$ <u>0</u>	\$ <u>0</u>	<u>0.0</u> %	\$ <u>0</u>
Total	98	\$193,449	\$1,974	20.0%	\$2,369

		Sn	nall-Inflatio	n	
	Policy	Total	Average	Proposed	Proposed
State	Count	Premium	Premium	Increase	Premium
AR	-	\$0	\$0	0.0%	\$0
FL	7	\$15,355	\$2,194	20.0%	\$2,632
GA	1	\$747	\$747	20.0%	\$897
IL	9	\$10,778	\$1,198	20.0%	\$1,437
IN	14	\$12,325	\$880	20.0%	\$1,056
KS	3	\$3,686	\$1,229	20.0%	\$1,475
KY	8	\$10,627	\$1,328	20.0%	\$1,594
ME	-	\$0	\$0	0.0%	\$0
MO	3	\$3,442	\$1,147	20.0%	\$1,377
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	1	\$929	\$929	20.0%	\$1,115
NE	-	\$0	\$0	0.0%	\$0
NV	-	\$0	\$0	0.0%	\$0
OH	9	\$14,347	\$1,594	20.0%	\$1,913
OK	2	\$1,309	\$654	20.0%	\$785
OR	-	\$0	\$0	0.0%	\$0
PA	19	\$25,286	\$1,331	20.0%	\$1,597
SC	-	\$0	\$0	0.0%	\$0
SD	-	\$0	\$0	0.0%	\$0
TN	3	\$2,339	\$780	20.0%	\$936
TX	1	\$972	\$972	20.0%	\$1,166
UT	-	\$0	\$0	0.0%	\$0
VA	5	\$5,852	\$1,170	20.0%	\$1,405
WV	-	\$0	\$0	0.0%	\$0
$\underline{\text{WY}}$		\$ <u>0</u>	\$ <u>0</u>	0.0%	\$ <u>0</u>
Total	85	\$107,995	\$1, 2 71	20.0%	\$1,525

		Med	dium-Inflat	ion	
	Policy	Total	Average	Proposed	Proposed
State	Count	Premium	Premium	Increase	Premium
AR	-	\$0	\$0	0.0%	\$0
FL	-	\$0	\$0	0.0%	\$0
GA	-	\$0	\$0	0.0%	\$0
IL	1	\$1,931	\$1,931	20.0%	\$2,317
IN	-	\$0	\$0	0.0%	\$0
KS	-	\$0	\$0	0.0%	\$0
KY	-	\$0	\$0	0.0%	\$0
ME	-	\$0	\$0	0.0%	\$0
MO	-	\$0	\$0	0.0%	\$0
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	-	\$0	\$0	0.0%	\$0
NE	-	\$0	\$0	0.0%	\$0
NV	-	\$0	\$0	0.0%	\$0
OH	-	\$0	\$0	0.0%	\$0
OK	-	\$0	\$0	0.0%	\$0
OR	-	\$0	\$0	0.0%	\$0
PA	5	\$16,481	\$3,296	20.0%	\$3,955
SC	-	\$0	\$0	0.0%	\$0
SD	-	\$0	\$0	0.0%	\$0
TN	-	\$0	\$0	0.0%	\$0
TX	2	\$4,017	\$2,008	20.0%	\$2,410
UT	-	\$0	\$0	0.0%	\$0
VA	2	\$2,237	\$1,118	20.0%	\$1,342
WV	-	\$0	\$0	0.0%	\$0
\underline{WY}		\$ <u>0</u>	\$ <u>0</u>	0.0%	<u>\$0</u>
Total	10	\$24,666	\$2,467	20.0%	\$ 2 , 9 60

		Life	etime-Inflat	ion	
	Policy	Total	Average	Proposed	Proposed
State	Count	Premium	Premium	Increase	Premium
AR	-	\$0	\$0	0.0%	\$0
FL	2	\$5,299	\$2,650	20.0%	\$3,180
GA	-	\$0	\$0	0.0%	\$0
IL	2	\$4,683	\$2,341	20.0%	\$2,810
IN	2	\$4,084	\$2,042	20.0%	\$2,450
KS	1	\$4,326	\$4,326	20.0%	\$5,191
KY	-	\$0	\$0	0.0%	\$0
ME	-	\$0	\$0	0.0%	\$0
MO	1	\$3,417	\$3,417	20.0%	\$4,100
MT	-	\$0	\$0	0.0%	\$0
NC	-	\$0	\$0	0.0%	\$0
ND	-	\$0	\$0	0.0%	\$0
NE	-	\$0	\$0	0.0%	\$0
NV	-	\$0	\$0	0.0%	\$0
OH	-	\$0	\$0	0.0%	\$0
OK	-	\$0	\$0	0.0%	\$0
OR	1	\$1,906	\$1,906	20.0%	\$2,287
PA	1	\$3,769	\$3,769	20.0%	\$4,523
SC	1	\$1,402	\$1,402	20.0%	\$1,682
SD	-	\$0	\$0	0.0%	\$0
TN	1	\$3,114	\$3,114	20.0%	\$3,737
TX	1	\$1,955	\$1,955	20.0%	\$2,346
UT	-	\$0	\$0	0.0%	\$0
VA	-	\$0	\$0	0.0%	\$0
WV	-	\$0	\$0	0.0%	\$0
\underline{WY}		\$ <u>0</u>	\$ <u>0</u>	0.0%	\$ <u>0</u>
Total	13	\$33,954	\$2,612	20.0%	\$3,134

			Total		
	Policy	Total	Average	Proposed	Proposed
State	Count	Premium	Premium	Increase	Premium
AR	-	\$0	\$0	0.0%	\$0
FL	152	266,621	\$1,754	14.7%	\$2,012
GA	31	\$71,745	\$2,314	17.1%	\$2,709
IL	107	\$122,854	\$1,148	15.2%	\$1,323
IN	66	\$77,711	\$1,177	15.7%	\$1,363
KS	18	\$17,513	\$973	16.6%	\$1,134
KY	39	\$51,619	\$1,324	15.8%	\$1,533
ME	-	\$0	\$0	0.0%	\$0
MO	32	\$36,249	\$1,133	15.0%	\$1,302
MT	1	\$1,649	\$1,649	12.5%	\$1,856
NC	-	\$0	\$0	0.0%	\$0
ND	6	\$5,588	\$931	13.7%	\$1,059
NE	2	\$2,537	\$1,269	14.5%	\$1,453
NV	2	\$2,810	\$1,405	14.5%	\$1,609
OH	66	\$84,548	\$1,281	14.1%	\$1,462
OK	13	\$12,921	\$994	15.0%	\$1,143
OR	7	\$9,736	\$1,391	16.0%	\$1,613
PA	282	\$279,994	\$993	14.0%	\$1,132
SC	31	\$38,487	\$1,242	15.9%	\$1,439
SD	1	\$668	\$668	15.0%	\$768
TN	44	\$55,061	\$1,251	14.3%	\$1,430
TX	73	\$78,424	\$1,074	15.4%	\$1,240
UT	2	\$1,515	\$758	12.5%	\$852
VA	52	\$48,202	\$927	14.7%	\$1,063
WV	-	\$0	\$0	0.0%	\$0
$\underline{\mathrm{WY}}$		\$ <u>0</u>	\$ <u>0</u>	0.0%	<u>\$0</u>
Total	1,027	\$1,266,452	\$1,233	14.9%	\$1,417

HHC4 Rate Increase Summary

Issue Years: 1990/1996-2005

Issue Ages: 52-81 State: PA

Rate Increase History:

	•				Approved	Requested
<u>Form</u>	<u>Actives</u>	<u>Filed</u>	<u>Approved</u>	Effective Date		
HHC4	303	8/11/2005	10/25/2005	12/10/2005	10%	10%
			11/30/2007	1/20/2008	12%	12%
		9/28/2011	11/30/2011	1/20/2012	0/10/15%	0/10/50%
		9/28/2011	11/30/2011	1/20/2013	0/0/15%	
		8/26/2013	1/7/2014	3/1/2014	40%	40/40/58.8%
ННС3	5	8/26/2013	1/7/2014	3/1/2014	40%	40/40/58.8%
HHC Orig	1	8/26/2013	1/7/2014	3/1/2014	40%	40/40/58.8%
Total	309					
HHC4						
Underwriti	ng Classificatio	ons:			EP Factors:	
	Preferred		100%		20 Days	92%
	Standard		125%		60 Days	86%
	Class 1		175%		100 Days	82%
	Class 2		250%			
Spouse Fac	ctor:		90%			
HHC3						
Underwriti	ng Classificatio	ns:				
	Preferred		86%			
	Standard		100%			
	Class 1		140%			
	Class 2		200%			

2013 Actuarial Memo: AF&L HHC HHC4 HHC93 RI Act Memo NW

90%

Base: Home Health Care Insurance Riders: Shortened Benefit Period

Spouse Factor:

Return of Premium Compound Inflation Simple Inflation

			<u>Female</u>					Male		
Incidence Age:	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
<u>Month</u>										
0	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000	1.000000
1	0.720188	0.830964	0.891373	0.913751	0.885726	0.637752	0.789918	0.843355	0.868904	0.871258
2	0.602213	0.723510	0.813592	0.850574	0.824584	0.525758	0.679851	0.748750	0.784480	0.789595
3	0.512088	0.646825	0.764454	0.812327	0.777356	0.445391	0.611400	0.688957	0.729660	0.733990
4	0.482242	0.606202	0.738571	0.796396	0.748050	0.406995	0.556575	0.657132	0.695806	0.701794
5	0.454708	0.584501	0.715838	0.780856	0.722328	0.389077	0.528051	0.629536	0.666457	0.671164
6	0.430779	0.563710	0.695807	0.765694	0.700611	0.372442	0.503213	0.605503	0.640902	0.642016
7	0.410034	0.543786	0.678107	0.750901	0.681847	0.356990	0.481664	0.584488	0.618561	0.614272
8	0.392122	0.524692	0.662692	0.736466	0.664769	0.342633	0.463068	0.565980	0.599923	0.587860
9	0.376745	0.507445	0.648484	0.722160	0.650854	0.329287	0.447141	0.548439	0.583414	0.562183
10	0.362952	0.492015	0.635148	0.708405	0.638836	0.317946	0.432138	0.531301	0.568297	0.538094
11	0.350345	0.478167	0.622649	0.695244	0.623234	0.308236	0.417868	0.514758	0.554427	0.516058
12	0.338690	0.465606	0.610831	0.682687	0.610795	0.299762	0.404376	0.498807	0.541283	0.496142
13	0.327917	0.454145	0.599523	0.670711	0.597512	0.292098	0.391690	0.483453	0.528422	0.478125
14	0.318140	0.443736	0.588712	0.659272	0.584797	0.284942	0.379865	0.468820	0.515805	0.461522
15	0.309506	0.434469	0.578442	0.648409	0.573657	0.278157	0.368995	0.455012	0.503425	0.445789
16	0.302355	0.426733	0.568986	0.638415	0.564236	0.271881	0.359397	0.442345	0.491490	0.431078
17	0.296337	0.420175	0.560188	0.629124	0.554596	0.266019	0.350797	0.430610	0.479947	0.417116
18	0.291137	0.414475	0.551905	0.620379	0.545121	0.260510	0.342949	0.419618	0.468766	0.403412
19	0.286470	0.409332	0.544001	0.612034	0.535113	0.255303	0.335631	0.409202	0.457925	0.390048
20	0.282036	0.404425	0.536308	0.603907	0.527177	0.250296	0.328600	0.399156	0.447350	0.377055
21	0.277670	0.399578	0.528724	0.595889	0.517117	0.245447	0.321717	0.389357	0.436966	0.364143
22	0.273373	0.394788	0.521247	0.587976	0.507840	0.240756	0.314977	0.379799	0.426771	0.351191
23	0.269124	0.390036	0.513846	0.580138	0.500020	0.236182	0.308352	0.370438	0.416692	0.338210
24	0.264943	0.385295	0.506508	0.572272	0.491765	0.231743	0.301819	0.361266	0.406712	0.325393
25	0.260895	0.380545	0.499267	0.564247	0.483711	0.227492	0.295386	0.352342	0.396849	0.312679
26	0.257044	0.375770	0.492155	0.555937	0.475992	0.223449	0.289061	0.343718	0.387093	0.300190
27	0.253449	0.370953	0.485201	0.547225	0.468537	0.219643	0.282851	0.335441	0.377435	0.288496
28	0.250229	0.366151	0.478545	0.538120	0.460820	0.216182	0.276858	0.327685	0.368027	0.277623
29	0.247305	0.361384	0.472144	0.528775	0.453311	0.212980	0.271064	0.320367	0.358834	0.267319
30	0.244605	0.356669	0.465960	0.519333	0.444651	0.209943	0.265457	0.313411	0.349885	0.257548
31	0.242060	0.352023	0.459957	0.509929	0.435844	0.207044	0.260021	0.306747	0.341223	0.248087
32	0.239587	0.347447	0.454072	0.500662	0.427704	0.204202	0.254722	0.300281	0.332814	0.238833
33	0.237139	0.342930	0.448262	0.491563	0.419880	0.201377	0.249531	0.293952	0.324581	0.229618
34	0.234716	0.338471	0.442527	0.482630	0.412676	0.198607	0.244446	0.287755	0.316470	0.220316
35	0.232309	0.334053	0.436842	0.473823	0.404206	0.195880	0.239445	0.281665	0.308446	0.210945
36	0.229882	0.329659	0.431165	0.465097	0.396566	0.193202	0.234539	0.275639	0.300341	0.201524
37	0.227387	0.325294	0.425457	0.456428	0.388657	0.190614	0.229789	0.269642	0.292085	0.192073
38	0.224777	0.320960	0.419681	0.447795	0.380291	0.188101	0.225250	0.263644	0.283567	0.192615
39	0.222009	0.316661	0.413805	0.439172	0.371640	0.185692	0.220973	0.257618	0.274691	0.173174
40	0.219080	0.312467	0.407880	0.439172	0.363395	0.183421	0.217072	0.251626	0.265414	0.173174
41	0.216045	0.308373	0.401949	0.422262	0.354476	0.183421	0.217672	0.245703	0.255991	0.163772

			Female					Male		
Incidence Age: Month	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
42	0.212960	0.304372	0.396052	0.413989	0.346538	0.179125	0.210083	0.239884	0.246485	0.145194
43	0.209879	0.300460	0.390228	0.405849	0.338621	0.177063	0.206846	0.234198	0.237074	0.136069
44	0.206838	0.296615	0.384491	0.397815	0.330994	0.175034	0.203685	0.228651	0.227923	0.127090
45	0.203858	0.292819	0.378839	0.389876	0.323719	0.173052	0.200553	0.223235	0.219080	0.118284
46	0.200936	0.289072	0.373269	0.382032	0.316886	0.171090	0.197457	0.217948	0.210402	0.110499
47	0.198053	0.285358	0.367760	0.374239	0.309590	0.169168	0.194392	0.212765	0.202021	0.103589
48	0.195234	0.281652	0.362254	0.366460	0.302597	0.167288	0.191329	0.207653	0.193862	0.097435
49	0.192594	0.277935	0.356688	0.358674	0.295355	0.165447	0.188465	0.202590	0.185850	0.091937
50	0.190120	0.274190	0.351002	0.350852	0.288407	0.163644	0.185785	0.197555	0.178161	0.087008
51	0.187800	0.270400	0.345139	0.343018	0.281620	0.161879	0.183275	0.192531	0.170653	0.082576
52	0.185623	0.266604	0.339130	0.335298	0.274875	0.160150	0.180923	0.187574	0.163345	0.078581
53	0.183578	0.262824	0.333047	0.327820	0.268301	0.158457	0.178717	0.182705	0.156206	0.074760
54	0.181657	0.259078	0.326960	0.320578	0.261869	0.156799	0.176647	0.177941	0.149300	0.071106
55	0.179852	0.255385	0.320933	0.313532	0.255558	0.155174	0.174499	0.173297	0.142704	0.067614
56	0.178153	0.251749	0.315006	0.306632	0.248075	0.153582	0.172270	0.168763	0.136475	0.064276
57	0.176555	0.248165	0.309189	0.299722	0.240869	0.152022	0.169960	0.164320	0.130662	0.061088
58	0.175050	0.244632	0.303480	0.292730	0.233928	0.150494	0.167568	0.159966	0.124993	0.058042
59	0.173633	0.241135	0.297853	0.285785	0.227241	0.148996	0.165090	0.155688	0.119538	0.055134
60	0.172297	0.237656	0.292288	0.278852	0.220797	0.147528	0.162528	0.151480	0.114317	0.052358
61	0.171038	0.234191	0.286786	0.271917	0.214586	0.146089	0.159879	0.147377	0.109396	0.049708
62	0.169851	0.230733	0.281350	0.264953	0.208599	0.144678	0.157143	0.143411	0.105016	0.047180
63	0.168731	0.227276	0.275982	0.257842	0.202824	0.143294	0.154319	0.139591	0.101101	0.044768
64	0.167674	0.223868	0.270766	0.250428	0.197255	0.141938	0.151407	0.135982	0.097482	0.042469
65	0.166676	0.220515	0.265695	0.242788	0.191882	0.140608	0.148408	0.132567	0.094078	0.040276
66	0.165734	0.217222	0.260764	0.234960	0.186697	0.139304	0.145321	0.129301	0.090776	0.038186
67	0.164843	0.213994	0.255965	0.227423	0.181692	0.138024	0.142147	0.126147	0.087606	0.036195
68	0.164002	0.210822	0.251275	0.220164	0.176861	0.136769	0.138887	0.123079	0.084562	0.034298
69	0.163207	0.207698	0.246671	0.213171	0.172195	0.135538	0.135543	0.120069	0.081638	0.032492
70	0.162456	0.204619	0.242151	0.206435	0.167689	0.134330	0.132116	0.117117	0.078830	0.030772
71	0.161633	0.201570	0.237696	0.199944	0.158373	0.133145	0.128608	0.114214	0.076131	0.029135
72	0.160732	0.198521	0.233290	0.193689	0.149057	0.131982	0.125023	0.111327	0.073539	0.027578
73	0.159747	0.195438	0.228939	0.187660	0.139741	0.130841	0.121364	0.108408	0.071046	0.026096
74	0.158670	0.192294	0.224646	0.181847	0.130425	0.129721	0.117634	0.105466	0.068651	0.024646
75	0.157493	0.189068	0.220417	0.176243	0.121109	0.128621	0.113838	0.102465	0.066348	0.023196
76	0.156208	0.185791	0.216321	0.170839	0.111793	0.127542	0.109981	0.099459	0.064133	0.021747
77	0.154806	0.182507	0.212347	0.165626	0.102477	0.126483	0.106068	0.096484	0.062003	0.020297
78	0.153278	0.179251	0.208489	0.160598	0.093161	0.125437	0.102483	0.093519	0.059954	0.018847
79	0.151613	0.176042	0.204738	0.155747	0.083845	0.124406	0.099192	0.090578	0.057982	0.017397
80	0.149803	0.172886	0.201071	0.151066	0.074529	0.123388	0.096167	0.087689	0.056085	0.015948
81	0.147834	0.169768	0.197470	0.146548	0.065212	0.122383	0.093380	0.084852	0.054259	0.014498
82	0.145698	0.166680	0.193934	0.142301	0.055896	0.121392	0.090809	0.082163	0.052450	0.013048
83	0.143381	0.163621	0.190447	0.137875	0.046580	0.120414	0.088434	0.079573	0.050642	0.013518

			Female					Male		
Incidence Age:	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
Month										
84	0.140874	0.160603	0.186983	0.133432	0.037264	0.119448	0.086237	0.077082	0.048833	0.010148
85	0.138164	0.157644	0.183519	0.129155	0.027948	0.118495	0.084202	0.074636	0.047025	0.008699
86	0.135772	0.154770	0.180035	0.125035	0.018632	0.117554	0.082314	0.072231	0.045216	0.007249
87	0.133656	0.151997	0.176510	0.121067	0.009316	0.116625	0.080560	0.069946	0.043407	0.005799
88	0.131782	0.149366	0.172977	0.117243	0.000000	0.115708	0.078930	0.067817	0.041599	0.004349
89	0.130118	0.146865	0.169462	0.113559	0.000000	0.114803	0.077413	0.065797	0.039790	0.002900
90	0.128640	0.144439	0.165981	0.110009	0.000000	0.113910	0.075999	0.063951	0.037981	0.001450
91	0.127325	0.142074	0.162551	0.106587	0.000000	0.113028	0.074680	0.062220	0.036173	0.000000
92	0.126154	0.139720	0.159180	0.103287	0.000000	0.112157	0.073449	0.060542	0.034364	0.000000
93	0.125109	0.137351	0.155868	0.100106	0.000000	0.111297	0.072299	0.058992	0.032555	0.000000
94	0.124176	0.134981	0.152619	0.097039	0.000000	0.110448	0.071224	0.057600	0.030747	0.000000
95	0.123343	0.132636	0.149445	0.094080	0.000000	0.109610	0.070217	0.056348	0.028938	0.000000
96	0.122599	0.130343	0.146355	0.091226	0.000000	0.108782	0.069275	0.055182	0.027130	0.000000
97	0.121933	0.128127	0.143369	0.088472	0.000000	0.107965	0.068391	0.054115	0.025321	0.000000
98	0.121337	0.125974	0.140511	0.085815	0.000000	0.107158	0.067562	0.052991	0.023512	0.000000
99	0.120803	0.123937	0.137785	0.083250	0.000000	0.106361	0.066785	0.051699	0.021704	0.000000
100	0.120324	0.122021	0.135227	0.080774	0.000000	0.105573	0.066054	0.050169	0.019895	0.000000
101	0.119895	0.120189	0.132780	0.078384	0.000000	0.104796	0.065296	0.048434	0.018086	0.000000
102	0.119489	0.118448	0.130412	0.076077	0.000000	0.104028	0.064509	0.046585	0.016278	0.000000
103	0.119105	0.116737	0.128080	0.073848	0.000000	0.103269	0.063692	0.044766	0.014469	0.000000
104	0.118691	0.115000	0.125725	0.071696	0.000000	0.102520	0.062846	0.043032	0.012660	0.000000
105	0.118246	0.113236	0.123379	0.069617	0.000000	0.101780	0.061969	0.041468	0.010852	0.000000
106	0.117766	0.111426	0.121064	0.067608	0.000000	0.101049	0.061061	0.039963	0.009043	0.000000
107	0.117251	0.109658	0.118794	0.065667	0.000000	0.100327	0.060121	0.038501	0.007235	0.000000
108	0.116697	0.107901	0.116569	0.063791	0.000000	0.099614	0.059150	0.037087	0.005426	0.000000
109	0.116101	0.106125	0.114376	0.061978	0.000000	0.098909	0.058146	0.035719	0.003617	0.000000
110	0.115461	0.104272	0.112139	0.060225	0.000000	0.098213	0.057111	0.034479	0.001809	0.000000
111	0.114773	0.102360	0.109781	0.058487	0.000000	0.097525	0.056043	0.033318	0.000000	0.000000
112	0.114035	0.100390	0.107312	0.056766	0.000000	0.096845	0.054942	0.032229	0.000000	0.000000
113	0.113243	0.098360	0.104656	0.055063	0.000000	0.096173	0.053809	0.031208	0.000000	0.000000
114	0.112394	0.096273	0.101946	0.053377	0.000000	0.095510	0.052644	0.030249	0.000000	0.000000
115	0.111483	0.094127	0.099194	0.051710	0.000000	0.094854	0.051447	0.029347	0.000000	0.000000
116	0.110508	0.091924	0.096490	0.050063	0.000000	0.094206	0.050219	0.028498	0.000000	0.000000
117	0.109463	0.089666	0.093921	0.048437	0.000000	0.093566	0.048961	0.027699	0.000000	0.000000
118	0.108346	0.087352	0.091466	0.046822	0.000000	0.092933	0.047672	0.026945	0.000000	0.000000
119	0.107152	0.084986	0.089062	0.045208	0.000000	0.092307	0.046355	0.026234	0.000000	0.000000
120	0.105877	0.082569	0.086732	0.043593	0.000000	0.091689	0.045010	0.025563	0.000000	0.000000
121	0.104516	0.080103	0.084429	0.041979	0.000000	0.091078	0.043639	0.024928	0.000000	0.000000
122	0.103064	0.077591	0.082213	0.040364	0.000000	0.090475	0.042243	0.024327	0.000000	0.000000
123	0.101519	0.075036	0.080151	0.038749	0.000000	0.089878	0.040824	0.023759	0.000000	0.000000
124	0.099875	0.072689	0.078277	0.037135	0.000000	0.089288	0.039384	0.023221	0.000000	0.000000
125	0.098128	0.070529	0.076555	0.035520	0.000000	0.088705	0.037926	0.022710	0.000000	0.000000

			Female					Male		
Incidence Age:	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
Month										
126	0.096498	0.068538	0.074853	0.033906	0.000000	0.088129	0.036451	0.022226	0.000000	0.000000
127	0.094974	0.066700	0.073083	0.032291	0.000000	0.087559	0.034963	0.021766	0.000000	0.000000
128	0.093550	0.065000	0.071230	0.030677	0.000000	0.086996	0.033465	0.021329	0.000000	0.000000
129	0.092218	0.063427	0.069345	0.029062	0.000000	0.086439	0.032102	0.020914	0.000000	0.000000
130	0.090970	0.061969	0.067404	0.027448	0.000000	0.085888	0.030860	0.020519	0.000000	0.000000
131	0.089800	0.060615	0.065456	0.025833	0.000000	0.085344	0.029726	0.020144	0.000000	0.000000
132	0.088703	0.059357	0.063482	0.024218	0.000000	0.084806	0.028688	0.019786	0.000000	0.000000
133	0.087674	0.058187	0.061377	0.022604	0.000000	0.084274	0.027736	0.019445	0.000000	0.000000
134	0.086707	0.057097	0.059087	0.020989	0.000000	0.083748	0.026862	0.019043	0.000000	0.000000
135	0.085799	0.056081	0.056904	0.019375	0.000000	0.083228	0.026058	0.018570	0.000000	0.000000
136	0.084946	0.055133	0.054823	0.017760	0.000000	0.082714	0.025317	0.018017	0.000000	0.000000
137	0.084143	0.054248	0.052838	0.016146	0.000000	0.082205	0.024633	0.017417	0.000000	0.000000
138	0.083388	0.053333	0.050944	0.014531	0.000000	0.081702	0.024001	0.016816	0.000000	0.000000
139	0.082676	0.052389	0.049136	0.012916	0.000000	0.081205	0.023416	0.016216	0.000000	0.000000
140	0.082006	0.051415	0.047410	0.011302	0.000000	0.080713	0.022873	0.015615	0.000000	0.000000
141	0.081375	0.050412	0.045761	0.009687	0.000000	0.080175	0.022370	0.015015	0.000000	0.000000
142	0.080780	0.049379	0.044185	0.008073	0.000000	0.079588	0.021902	0.014414	0.000000	0.000000
143	0.080219	0.048316	0.042679	0.006458	0.000000	0.078946	0.021467	0.013813	0.000000	0.000000
144	0.079689	0.047224	0.041239	0.004844	0.000000	0.078246	0.021062	0.013213	0.000000	0.000000
145	0.079190	0.046104	0.039861	0.003229	0.000000	0.077483	0.020685	0.012612	0.000000	0.000000
146	0.078718	0.044956	0.038543	0.001615	0.000000	0.076651	0.020333	0.012012	0.000000	0.000000
147	0.078273	0.043780	0.037281	0.000000	0.000000	0.075746	0.020004	0.011411	0.000000	0.000000
148	0.077852	0.042577	0.036072	0.000000	0.000000	0.074763	0.019696	0.010810	0.000000	0.000000
149	0.077454	0.041350	0.034870	0.000000	0.000000	0.073695	0.019409	0.010210	0.000000	0.000000
150	0.077078	0.040097	0.033667	0.000000	0.000000	0.072537	0.019140	0.009609	0.000000	0.000000
151	0.076723	0.038823	0.032465	0.000000	0.000000	0.071284	0.018887	0.009009	0.000000	0.000000
152	0.076387	0.037527	0.031262	0.000000	0.000000	0.069929	0.018651	0.008408	0.000000	0.000000
153	0.076070	0.036211	0.030060	0.000000	0.000000	0.068466	0.018429	0.007808	0.000000	0.000000
154	0.075769	0.034879	0.028858	0.000000	0.000000	0.066892	0.018221	0.007207	0.000000	0.000000
155	0.075485	0.033531	0.027655	0.000000	0.000000	0.065199	0.018026	0.006606	0.000000	0.000000
156	0.075215	0.032170	0.026453	0.000000	0.000000	0.063026	0.017425	0.006006	0.000000	0.000000
157	0.074920	0.030800	0.025250	0.000000	0.000000	0.060853	0.016824	0.005405	0.000000	0.000000
158	0.074597	0.029422	0.024048	0.000000	0.000000	0.058679	0.016223	0.004805	0.000000	0.000000
159	0.074243	0.028040	0.022846	0.000000	0.000000	0.056506	0.015622	0.004204	0.000000	0.000000
160	0.073855	0.026657	0.021643	0.000000	0.000000	0.054333	0.015021	0.003603	0.000000	0.000000
161	0.073431	0.025276	0.020441	0.000000	0.000000	0.052159	0.014420	0.003003	0.000000	0.000000
162	0.072967	0.023902	0.019238	0.000000	0.000000	0.049986	0.013820	0.002402	0.000000	0.000000
163	0.072460	0.022537	0.018036	0.000000	0.000000	0.047813	0.013219	0.001802	0.000000	0.000000
164	0.071906	0.021186	0.016834	0.000000	0.000000	0.045639	0.012618	0.001201	0.000000	0.000000
165	0.071301	0.019852	0.015631	0.000000	0.000000	0.043466	0.012017	0.000601	0.000000	0.000000
166	0.070642	0.018540	0.014429	0.000000	0.000000	0.041293	0.011416	0.000000	0.000000	0.000000
167	0.069923	0.017254	0.013226	0.000000	0.000000	0.039119	0.010815	0.000000	0.000000	0.000000

			Female					Male		
Incidence Age: Month	Under 65	65-74	75-84	85-89	90+	Under 65	65-74	75-84	85-89	90+
168	0.069140	0.015996	0.012024	0.000000	0.000000	0.036946	0.010215	0.000000	0.000000	0.000000
169	0.068289	0.014772	0.010822	0.000000	0.000000	0.034773	0.009614	0.000000	0.000000	0.000000
170	0.067364	0.013586	0.009619	0.000000	0.000000	0.032600	0.009013	0.000000	0.000000	0.000000
171	0.066361	0.012603	0.008417	0.000000	0.000000	0.030426	0.008412	0.000000	0.000000	0.000000
172	0.065273	0.011783	0.007214	0.000000	0.000000	0.028253	0.007811	0.000000	0.000000	0.000000
173	0.064097	0.011093	0.006012	0.000000	0.000000	0.026080	0.007210	0.000000	0.000000	0.000000
174	0.062826	0.010508	0.004810	0.000000	0.000000	0.023906	0.006609	0.000000	0.000000	0.000000
175	0.061455	0.010010	0.003607	0.000000	0.000000	0.021733	0.006009	0.000000	0.000000	0.000000
176	0.059981	0.009582	0.002405	0.000000	0.000000	0.019560	0.005408	0.000000	0.000000	0.000000
177	0.058398	0.009332	0.001202	0.000000	0.000000	0.017386	0.004807	0.000000	0.000000	0.000000
178	0.056702	0.008896	0.000000	0.000000	0.000000	0.015213	0.004206	0.000000	0.000000	0.000000
179	0.054892	0.007778	0.000000	0.000000	0.000000	0.013040	0.003605	0.000000	0.000000	0.000000
180	0.053062	0.007778	0.000000	0.000000	0.000000	0.010867	0.003003	0.000000	0.000000	0.000000
181	0.051232	0.007319	0.000000	0.000000	0.000000	0.008693	0.003004	0.000000	0.000000	0.000000
182	0.049403	0.007237	0.000000	0.000000	0.000000	0.006520	0.002403	0.000000	0.000000	0.000000
183	0.047573	0.007000	0.000000	0.000000	0.000000	0.004347	0.001303	0.000000	0.000000	0.000000
184	0.047373	0.006482	0.000000	0.000000	0.000000	0.002173	0.001202	0.000000	0.000000	0.000000
185	0.043913	0.006222	0.000000	0.000000	0.000000	0.000000	0.000001	0.000000	0.000000	0.000000
186	0.042084	0.005963	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
187	0.040254	0.005704	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
188	0.038424	0.005444	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
189	0.036594	0.005185	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
190	0.034765	0.003183	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
191	0.032935	0.004667	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
192	0.032733	0.004407	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
193	0.029276	0.004148	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
193	0.027446	0.003889	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
195	0.025616	0.003630	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
196	0.023786	0.003330	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
197	0.023780	0.003370	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
198	0.021737	0.003111	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
199	0.018297	0.002593	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
200	0.016468	0.002333	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
201	0.014638	0.002333	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
202	0.014038	0.002074	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
203	0.012808	0.001815	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
204	0.010978	0.001330	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
205	0.009149	0.001290	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
206	0.007319	0.001037	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
207	0.003489	0.000778	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000
207	0.003639	0.000519	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.00000
208								0.000000		
209	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000	0.000000

Claim Incidence Rates - Home Health Care

EP:	0	20/30	60	90/100	180	360/365	EP:	0	20/30	60	90/100	180	360/365
F040	0.1745%	0.0940%	0.0729%	0.0898%	0.0647%	0.0521%	M040	0.0846%	0.0454%	0.0346%	0.0392%	0.0282%	0.0228%
F041	0.1745%	0.0940%	0.0729%	0.0898%	0.0647%	0.0521%	M041	0.0846%	0.0454%	0.0346%	0.0392%	0.0282%	0.0228%
F042	0.1745%	0.0940%	0.0729%	0.0898%	0.0647%	0.0521%	M042	0.0846%	0.0454%	0.0346%	0.0392%	0.0282%	0.0228%
F043	0.1790%	0.0964%	0.0747%	0.0922%	0.0664%	0.0534%	M043	0.0939%	0.0504%	0.0385%	0.0436%	0.0314%	0.0253%
F044	0.1834%	0.0988%	0.0766%	0.0945%	0.0680%	0.0548%	M044	0.1032%	0.0554%	0.0424%	0.0479%	0.0345%	0.0278%
F045	0.1879%	0.1012%	0.0784%	0.0968%	0.0697%	0.0561%	M045	0.1125%	0.0604%	0.0463%	0.0522%	0.0376%	0.0303%
F046	0.1924%	0.1037%	0.0803%	0.0991%	0.0713%	0.0575%	M046	0.1218%	0.0654%	0.0502%	0.0565%	0.0407%	0.0328%
F047	0.1969%	0.1061%	0.0821%	0.1014%	0.0730%	0.0588%	M047	0.1311%	0.0704%	0.0541%	0.0608%	0.0438%	0.0353%
F048	0.2014%	0.1085%	0.0840%	0.1037%	0.0747%	0.0601%	M048	0.1404%	0.0754%	0.0579%	0.0651%	0.0469%	0.0378%
F049	0.2059%	0.1109%	0.0858%	0.1060%	0.0763%	0.0615%	M049	0.1498%	0.0804%	0.0618%	0.0694%	0.0500%	0.0403%
F050	0.2143%	0.1236%	0.0956%	0.0995%	0.0716%	0.0577%	M050	0.1652%	0.0549%	0.0422%	0.0605%	0.0436%	0.0351%
F051	0.2189%	0.1263%	0.0977%	0.1016%	0.0731%	0.0589%	M051	0.1749%	0.0581%	0.0447%	0.0641%	0.0461%	0.0372%
F052	0.2235%	0.1289%	0.0997%	0.1037%	0.0747%	0.0602%	M052	0.1845%	0.0614%	0.0472%	0.0676%	0.0487%	0.0392%
F053	0.2280%	0.1315%	0.1017%	0.1058%	0.0762%	0.0614%	M053	0.1942%	0.0646%	0.0497%	0.0711%	0.0512%	0.0413%
F054	0.2326%	0.1342%	0.1037%	0.1080%	0.0777%	0.0626%	M054	0.2039%	0.0678%	0.0522%	0.0747%	0.0538%	0.0433%
F055	0.2502%	0.1689%	0.1306%	0.1139%	0.0820%	0.0661%	M055	0.2003%	0.1171%	0.0904%	0.0963%	0.0693%	0.0559%
F056	0.2772%	0.1870%	0.1447%	0.1262%	0.0908%	0.0732%	M056	0.2248%	0.1315%	0.1016%	0.1081%	0.0778%	0.0627%
F057	0.3042%	0.2052%	0.1588%	0.1384%	0.0997%	0.0803%	M057	0.2493%	0.1458%	0.1128%	0.1199%	0.0863%	0.0695%
F058	0.3311%	0.2234%	0.1729%	0.1507%	0.1085%	0.0874%	M058	0.2738%	0.1601%	0.1239%	0.1316%	0.0948%	0.0764%
F059	0.3581%	0.2416%	0.1871%	0.1630%	0.1174%	0.0945%	M059	0.2983%	0.1744%	0.1351%	0.1434%	0.1033%	0.0832%
F060	0.3633%	0.2241%	0.1736%	0.1496%	0.1077%	0.0868%	M060	0.3179%	0.1854%	0.1437%	0.1444%	0.1040%	0.0838%
F061	0.3887%	0.2398%	0.1857%	0.1601%	0.1153%	0.0929%	M061	0.3420%	0.1994%	0.1546%	0.1554%	0.1119%	0.0901%
F062	0.4142%	0.2555%	0.1979%	0.1706%	0.1228%	0.0989%	M062	0.3661%	0.2135%	0.1656%	0.1663%	0.1197%	0.0965%
F063	0.4717%	0.2910%	0.2254%	0.1943%	0.1399%	0.1127%	M063	0.4071%	0.2374%	0.1840%	0.1849%	0.1331%	0.1073%
F064	0.5291%	0.3264%	0.2529%	0.2180%	0.1569%	0.1264%	M064	0.4480%	0.2613%	0.2023%	0.2035%	0.1465%	0.1181%
F065	0.5474%	0.3703%	0.2868%	0.1995%	0.1436%	0.1157%	M065	0.4138%	0.2434%	0.1884%	0.1755%	0.1263%	0.1018%
F066	0.6010%	0.4066%	0.3149%	0.2191%	0.1577%	0.1271%	M066	0.4484%	0.2638%	0.2041%	0.1902%	0.1369%	0.1103%
F067	0.6546%	0.4428%	0.3431%	0.2386%	0.1718%	0.1384%	M067	0.4831%	0.2842%	0.2197%	0.2049%	0.1475%	0.1188%
F068	0.8665%	0.5862%	0.4542%	0.3158%	0.2274%	0.1832%	M068	0.6692%	0.3937%	0.3046%	0.2838%	0.2043%	0.1646%
F069	1.0784%	0.7295%	0.5653%	0.3931%	0.2830%	0.2280%	M069	0.8553%	0.5032%	0.3895%	0.3627%	0.2612%	0.2104%
F070	1.0798%	0.7009%	0.5432%	0.3740%	0.2693%	0.2169%	M070	0.8542%	0.5273%	0.4083%	0.3609%	0.2598%	0.2093%
F071	1.2571%	0.8160%	0.6324%	0.4355%	0.3135%	0.2526%	M071	1.0069%	0.6215%	0.4814%	0.4254%	0.3063%	0.2467%
F072	1.4344%	0.9311%	0.7216%	0.4969%	0.3578%	0.2882%	M072	1.1595%	0.7157%	0.5544%	0.4899%	0.3527%	0.2841%
F073	1.6781%	1.0893%	0.8440%	0.5813%	0.4185%	0.3371%	M073	1.3218%	0.8159%	0.6319%	0.5584%	0.4021%	0.3239%
F074	1.9218%	1.2475%	0.9663%	0.6657%	0.4793%	0.3861%	M074	1.4841%	0.9160%	0.7094%	0.6270%	0.4514%	0.3636%
F075	1.7904%	1.2253%	0.9490%	0.6243%	0.4495%	0.3621%	M075	1.2506%	0.9609%	0.7441%	0.5690%	0.4097%	0.3300%
F076	1.9919%	1.3632%	1.0556%	0.6945%	0.5001%	0.4028%	M076	1.3738%	1.0556%	0.8174%	0.6251%	0.4501%	0.3626%
F077	2.1933%	1.5011%	1.1623%	0.7648%	0.5507%	0.4436%	M077	1.4971%	1.1503%	0.8907%	0.6812%	0.4905%	0.3951%
F078	2.5819%	1.7670%	1.3682%	0.9003%	0.6482%	0.5222%	M078	1.7650%	1.3562%	1.0501%	0.8032%	0.5783%	0.4658%
F079	2.9704%	2.0329%	1.5742%	1.0357%	0.7457%	0.6007%	M079	2.0330%	1.5620%	1.2095%	0.9251%	0.6661%	0.5365%
F080	2.5306%	2.0409%	1.5804%	0.9791%	0.7050%	0.5679%	M080	1.7558%	1.6538%	1.2805%	0.9510%	0.6847%	0.5516%
F081	2.8233%	2.2770%	1.7632%	1.0924%	0.7865%	0.6336%	M081	1.9603%	1.8464%	1.4296%	1.0618%	0.7645%	0.6158%
F082	3.1160%	2.5130%	1.9461%	1.2056%	0.8681%	0.6993%	M082	2.1647%	2.0390%	1.5787%	1.1725%	0.8442%	0.6801%
F083	3.5456%	2.8595%	2.2143%	1.3718%	0.9877%	0.7957%	M083	2.4067%	2.2669%	1.7553%	1.3036%	0.9386%	0.7561%
F084	3.9752%	3.2059%	2.4826%	1.5381%	1.1074%	0.8921%	M084	2.6487%	2.4949%	1.9318%	1.4347%	1.0330%	0.8321%
F085	3.4569%	3.3325%	2.5806%	1.5885%	1.1437%	0.9213%	M085	2.2344%	2.7402%	2.1219%	1.3994%	1.0076%	0.8117%
F086	3.7940%	3.6575%	2.8322%	1.7434%	1.2553%	1.0112%	M086	2.4215%	2.9696%	2.2996%	1.5166%	1.0919%	0.8796%
F087	4.1312%	3.9825%	3.0839%	1.8983%	1.3668%	1.1010%	M087	2.6085%	3.1990%	2.4772%	1.6337%	1.1763%	0.9476%
F088	4.3325%	4.1766%	3.2342%	1.9908%	1.4334%	1.1547%	M088	2.7893%	3.4207%	2.6489%	1.7469%	1.2578%	1.0132%
F089	4.5339%	4.3707%	3.3845%	2.0834%	1.5000%	1.2083%	M089	2.9701%	3.6424%	2.8205%	1.8602%	1.3393%	1.0789%
F090	3.6697%	4.5592%	3.5305%	1.6965%	1.2215%	0.9840%	M090	2.3058%	4.3765%	3.3889%	1.8359%	1.3219%	1.0648%
F091	3.8258%	4.7530%	3.6806%	1.7686%	1.2734%	1.0258%	M091	2.4381%	4.6276%	3.5833%	1.9413%	1.3977%	1.1259%
F092	3.9818%	4.9469%	3.8308%	1.8408%	1.3254%	1.0676%	M092	2.5704%	4.8787%	3.7777%	2.0466%	1.4736%	1.1870%
F093	4.1378%	5.1407%	3.9809%	1.9129%	1.3773%	1.1095%	M093	2.7027%	5.1298%	3.9721%	2.1519%	1.5494%	1.2481%
F094	4.2939%	5.3346%	4.1310%	1.9850%	1.4292%	1.1513%	M094	2.8350%	5.3809%	4.1665%	2.2573%	1.6252%	1.3092%
F095	4.4996%	5.5902%	4.3289%	2.0801%	1.4977%	1.2065%	M095	2.9674%	5.6323%	4.3612%	2.3627%	1.7012%	1.3704%
F096	4.7053%	5.8457%	4.5269%	2.1752%	1.5662%	1.2616%	M096	3.0998%	5.8836%	4.5558%	2.4682%	1.7771%	1.4315%
F097	4.9111%	6.1013%	4.7248%	2.2704%	1.6347%	1.3168%	M097	3.2322%	6.1350%	4.7504%	2.5736%	1.8530%	1.4927%
F098	5.1168%	6.3569%	4.9227%	2.3655%	1.7031%	1.3720%	M098	3.3647%	6.3864%	4.9451%	2.6791%	1.9289%	1.5539%
F099	5.3225%	6.6125%	5.1206%	2.4606%	1.7716%	1.4271%	M099	3.4971%	6.6377%	5.1397%	2.7845%	2.0048%	1.6150%
F100	5.5282%	6.8681%	5.3185%	2.5557%	1.8401%	1.4823%	M100	3.6295%	6.8891%	5.3344%	2.8899%	2.0808%	1.6762%
F101	5.6941%	7.0741%	5.4781%	2.6323%	1.8953%	1.5268%	M101	3.7384%	7.0958%	5.4944%	2.9766%	2.1432%	1.7265%
F102	5.8649%	7.2863%	5.6424%	2.7113%	1.9521%	1.5726%	M102	3.8506%	7.3086%	5.6592%	3.0659%	2.2075%	1.7782%
F103	6.0408%	7.5049%	5.8117%	2.7926%	2.0107%	1.6197%	M103	3.9661%	7.5279%	5.8290%	3.1579%	2.2737%	1.8316%
F104	6.2221%	7.7301%	5.9861%	2.8764%	2.0710%	1.6683%	M104	4.0851%	7.7537%	6.0039%	3.2527%	2.3419%	1.8865%
F105	6.4087%	7.9620%	6.1656%	2.9627%	2.1332%	1.7184%	M105	4.2076%	7.9864%	6.1840%	3.3502%	2.4122%	1.9431%
F106	6.6010%	8.2008%	6.3506%	3.0516%	2.1972%	1.7699%	M106	4.3339%	8.2259%	6.3695%	3.4507%	2.4845%	2.0014%
F107	6.7990%	8.4469%	6.5411%	3.1431%	2.2631%	1.8230%	M107	4.4639%	8.4727%	6.5606%	3.5543%	2.5591%	2.0615%
F108	7.0030%	8.7003%	6.7374%	3.2374%	2.3310%	1.8777%	M108	4.5978%	8.7269%	6.7574%	3.6609%	2.6358%	2.1233%
F109	7.2131%	8.9613%	6.9395%	3.3346%	2.4009%	1.9340%	M109	4.7357%	8.9887%	6.9601%	3.7707%	2.7149%	2.1870%
F110	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	M110	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%

Claim Utilization Assumptions

	Non-Tax	Qualified	Tax Qualified		
<u>Form</u>	Base	<u>Inflation</u>	Base	Inflation	
HHC4	80%	60%	N/A	N/A	
TQHLC	90%	80%	90%	80%	

Additional Policy Factors

<u>Form</u>	HH Incidence	AL Incidence	NH Incidence	HH Continuance	AL Continuance	NH Continuance	
HHC4	130%	0%	0%	100%	0%	0%	
TQHLC	130%	0%	0%	100%	0%	0%	

Policy Level Discount Rates

Active Life Reserves

Issue	Discount
Year	Rate
1988	5.5%
1989	5.5%
1990	5.5%
1991	5.5%
1992	5.5%
1993	5.0%
1994	5.0%
1995	4.5%
1996	4.5%
1997	4.5%
1998	4.5%
1999	4.5%
2000	4.5%
2001	4.5%
2002	4.5%
2003	4.5%
2004	4.5%
2005	4.5%
2006	4.5%

Disabled Life Reserves

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